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ABSTRACT

This module, Occupational Knowledge, is one of five from Project DECIDE, which was created to design, develop, write, and implement materials to provide adult basic education administrators, instructors, para-professionals, and other personnel with curriculum to accompany the Indiana Adult Basic Education Curriculum Guide, "Learning for Everyday Living." It contains 10 instructional packages, called Student Activity/Task Packets (SATs). Subjects of SATs in this module are employment information testing and counseling, occupational categories, employment agencies, job applications and interviews, job behaviors and attitudes, financial and legal information, job satisfaction, services for the unemployed, and planning for retirement. Each packet contains a teacher guide, a pre-post test and answer key, a student guide, student response booklet, instructional activities, and answer key. Each packet covers one or more related objectives. Other modules in the series include consumer economics, health, community resources, and government and law. (CT)

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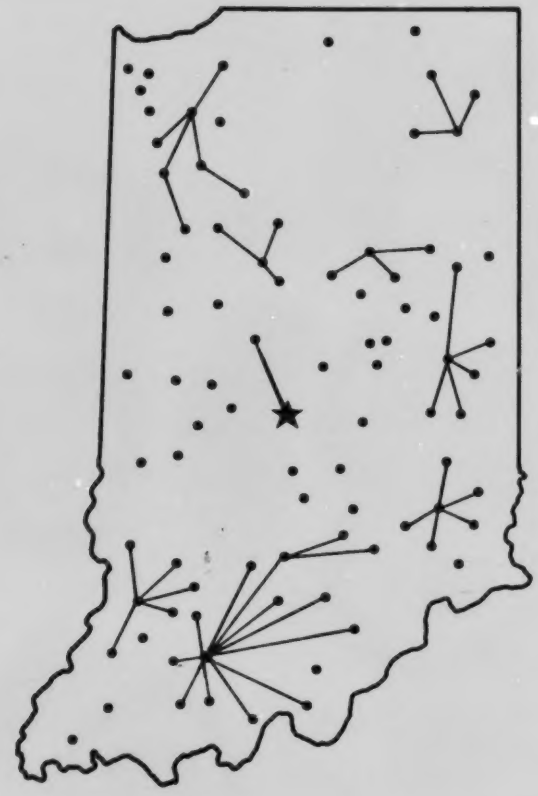
DECIDE



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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Occupational Knowledge

PURPOSE

The purpose of Project DECIDE has been to design, develop, write and implement materials to provide adult basic education administrators, instructors, para-professionals and other personnel, with curriculum to accompany the Indiana Adult Basic Education Curriculum Guide, *Learning for Everyday Living*. This is in keeping with the Adult Education Act (P.L. 91-230) Section 302 which states that adult education programs should provide opportunities "to enable all adults to acquire basic skills necessary to function in society."

Metropolitan School District of Wayne Township
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PREFACE

The diversity of the adult population in the United States today presents special challenges for developing programs of instruction. Widely varying socio-economic backgrounds, educational levels and special interests/needs affect the development of instructional programs, especially for the adult basic education student. Thus the major focus of Project DECIDE has been to develop learning materials in the area of competency-based education to help facilitate and to provide flexibility and diversity for teaching life skills identified through studies as being the most important in producing citizens who can lead productive lives in the complexity of today's society.

The generated materials are based on fifty-eight objectives as stated in *Learning for Everyday Living*; in the areas of consumer economics, occupational knowledge, health, community resources, and government and law. The competency-based packets are written expecially for adult basic education students who are functioning at Level I, Phase I and II. Level I is comparable to reading grade levels 0-8. Phase I equals 0-4 reading grade level; Phase II equals 5-8 reading grade level. The curriculum has been developed and organized into instructional packages called Student Activity/Task Packets (SAT Packets). Each of the Student Activity/Task Packets contains a teacher guide, a pre/post test and answer key; a student guide, student response booklet, instructional activities and answer key. Each packet covers one or more related objectives and has as its base one or more of the activity/task statements verified in *Learning for Everyday Living*.

Where possible, additional and inexpensive commercial and non-copyrighted information has been incorporated into the learning materials. In addition, instructors and students can acquire pamphlets from local, state, and national governmental agencies, private business organizations and the local newspapers, to supplement the curriculum materials. The Guide should be studied and used to clarify, emphasize, and further benefit the instructional process. The materials can then be adapted for lower or higher functioning adult students. Independent, group work, one-to-one tutorial and the buddy system are suggested methods of instruction.

With these procedures, it can be safely assumed that enough pertinent information has been assembled to help an adult basic education student learn to succeed in every day living. These materials are such that classes and instruction are most effective when learning takes place in an informal and less traditional format or environment than the regular school approach. *The Student Interest Survey* provided will help the student and instructor define and identify the areas of need. The learner's goal will give direction to the specific objectives assigned. Having the SAT Packets placed into ring binders will allow flexibility in using and updating materials in the future. The six-volume set, Consumer Economics I, Consumer Economics II, Occupational Knowledge, Health, Community Resources and Government & Law, will be manageable on the classroom shelf.

We believe this material will provide adult educators with the basic core of materials needed to assist adult learners with the skills necessary to make life meaningful. Each one who has shared in the total process of this project has contributed a part of their own philosophy. The time devoted to researching, writing, testing, teaching, evaluating, re-writing and publishing the materials, represents two years of total commitment to, not only the project curriculum materials, but also to a special philosophy of Adult Basic Education that signifies progress for today and tomorrow.

Ruth E. Huffman
Director, Project DECIDE

ACKNOWLEDGEMENTS

Developing materials for use in adult basic education programs requires expertise, support and contributions from both the adult educators and adult learners for whom the materials have been developed; therefore, the project staff wishes to extend thanks to all of those who have provided us with invaluable assistance and service.

The Baker Adult Basic Education Center, located at West Central Joint Services, provided the base for field testing the Student Activity/Task Packets. This phase of the project insured the genuine quality of the curriculum materials. So special thanks is extended to Dr. Rolla Pruett, Director of West Central Joint Services; and the ABE staff, Lillian Commons, Betty McElroy, Punyavathi Moorthy, Rolla Pruett, Jr., and Mary Molter, who also served as staff assistant on the project to maintain continuity with the Baker Center.

In addition to the regular project staff, significant contributions have been made by others: Gayle Bush, research writer and author; Dorothy Murphy, editorial assistant and advisor.

This has been a two-year project and we extend thanks to those staff members who served during the first year: Suzanne West, Dora McQuade and Cathy Masterson; Rosemarie Dewey and Barbara Archer for technical assistance.

Adult Basic Education Directors/Coordinators have assisted us greatly by hosting dissemination workshops for Project DECIDE. Our special thanks to:

Vickie Hobbs, Shelbyville; Barbara Bevelhimer, Logansport;
Sondra Cox, Portage

An innovative project is not complete without on-going and summative evaluation. Our appreciation is extended to those who have made this valuable service possible.

Edward Robbins, Indiana University
Purdue University
Indianapolis, Indiana

Linda E. Schmidt
Champaign Regional Office
of Education
Champaign, Illinois

A project of this dimension requires extensive cooperation between all agencies involved. The Indiana Department of Public Instruction, Division of Adult & Community Education has strongly supported and encouraged our efforts. So sincerely we say thanks to: Mary Williams, Director; Linda Zeiler, Supervisor of Special Projects; Timothy Wells, Reading and Special Needs Consultant; and Theodore McKnight, Curriculum Consultant.

The Metropolitan School District of Wayne Township has served as the agent responsible for funds and personnel for the project. Credit is due: Dr. Edward Bowes, Superintendent; Ralph Chandler, Ass't. to the Superintendent; and the business office personnel who have devoted time and effort to Project DECIDE.

OCCUPATIONAL KNOWLEDGE

OK-1 & 2 Employment Information
Testing and Counseling

OK-3 Occupational Categories

OK-4 Employment Agencies

OK-5 Job Applications and Interviews

OK-6 Job Behaviors and Attitudes

OK-7 Financial and Legal Information

OK-8 Job Satisfaction

OK-9 Services for the Unemployed

OK-10 Planning for Retirement

OK-1 & 2 EMPLOYMENT INFORMATION & TESTING AND COUNSELING TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet, the adult learner will be able to identify sources of information which may lead to employment.

INTRODUCTION:
This SAT packet contains introductory information in the area of occupational knowledge. It familizarizes the student with sources of employment information. This packet will be of most interest to those students who are either unemployed or who wish to change jobs.

ADAPTABILITY:
This packet is designed for individualized instruction. It may also be used as one-to-one tutorial material.

READING LEVEL:
The student should experience success with this packet if he or she reads at Level I, Phase II.

MATHEMATICAL SKILLS:
The student will need to have a basic knowledge of chart reading in order to complete one activity. Teacher assistance may be necessary.

PRE/POST TEST:
The pre/post test is to be administered before and after the student has completed the SAT packet. It is a short exercise to determine whether or not the student has a working knowledge of employment sources.

Answers to Pre/Post Test:

1. friends and relatives
   TV and radio
   bulletin boards
   labor unions
   employment agency
   newspaper
   Yellow Pages
2. National company needs experience cashier for evenings. Monday thru Friday. Good salary. Transportation necessary. Call for appointment 771-5923. Reference required.

ADDITIONAL MATERIALS NEEDED:
Recent local newspaper—Yellow pages of telephone book. Pamphlets from your local CETA and Vocational Rehabilitation offices. Also pamphlets from any other agency that does vocational testing and counseling.

SKILLS OBJECTIVES:
Reading
- Develops vocabulary
- Obtains information
- Draws conclusions
- Scans materials
- Recognizes abbreviations

Writing
- Makes a list
- Conveys information
- Prepares persuasive statements

Speaking, Listening, Viewing
- Follows directions
- Obtains information
- Makes inferences and/or draws conclusions
- Derives personal relevance

Problem Solving
- Describes problem
- Obtains needed information
- Examines personal values
- Examines constraints
- Plans alternate strategies
- Selects best strategy

Interpersonal Relations
- Interacts with others
- Explains goals, ambitions, interests, preferences and needs

PRE/POST TEST

1. Suppose you are looking for a job. List four ways to find out about job openings.

   1.

   2.

   3.

   4.

2. The following newspaper ad tells about a cashier job. It uses short forms or abbreviations. Write the ad using complete words.

   Cashier

   Natl. Co. needs ex. cashier for eve. M-F. Gd. Sal. Trans. Nec. Call for appt. 771-5923. Ref. Requ.

To the Student...
This packet has information about the best places to look for a job. It has a part that tells you how to read newspaper job ads. When you finish, you should have a good idea about where to find a job that suits you.

Finding a job can be a lot easier with a good plan. It is important to have an idea about the kind of work you want. Once you know that, you can start finding places to apply.

Look at the list below. It tells several sources of job information.

1. Friends, relatives, neighbors
2. TV and radio announcements
3. Bulletin boards
4. Labor unions
5. State Employment Agency
6. Newspaper
7. Yellow pages of phone book

Let's take a look at each of these sources.

Friends, relatives, neighbors—this group of people might be very helpful. Make a point of telling these people that you are looking for work. Ask if they know of any job openings.

TV and radio announcements—some TV and radio stations have a special time to tell about job openings.

Bulletin boards—check bulletin boards at the grocery, laundromat, church, and post office. Often an employment ad on a bulletin board means the job is close by.

Labor unions—In some companies, the union does the hiring. The union also helps its members find jobs. A person interested in learning a trade can call the union to find out more. Union phone numbers are listed in the Yellow Pages under Labor Organizations.

State Employment Agency—This is a government office that finds jobs for people. It is always a good idea to check here for jobs. SAT PACKET OK-4 has lots of information about this agency.

ACTIVITY 1

Use the telephone book. Find the phone number and address of the State Employment Office nearest you. Write the information in your Student Response Booklet.

Newspaper—All daily newspapers have a section that lists jobs. The Sunday paper has a large job section. Want ads are often filled with abbreviations or short ways to spell a word. Before you can read the employment want ads, you need to know the abbreviations. Study the list below.

ABBREVIATIONS

Ans.	Answer
Appt.	Appointment
Bldg.	Building
Co.	Company
Comm.	Commission
Dept.	Department
Drv. Lic.	Driver's license
Eve.	Evenings
Exper, ex, exp'd	Experienced
Gd. Sal.	Good salary
Gen. Ofc.	General office
Hrly.	Hourly
Hswk.	Housework
Lt.	Light
Maint.	Maintenance
M/F	Male/Female
Mech.	Mechanical, mechanic
M-F	Monday thru Friday
Mo.	Monthly
Natl.	National
Nec.	Necessary
Pt. Time	Part time
Per Hr.	Per hour
Perm.	Permanent
Per Mo.	Per month
Per. Wk.	Per week
Ref. Requ.	Reference required
Rel.	Reliable
Req.	Required
Sal.	Salary
Temp.	Temporary job
Trans.	Transportation
Trk.	Truck
Typ.	Typing
Wk.	Week
Wkdys.	Weekdays
Yr.	Year
Yrly.	Yearly
$$	Dollars

Here is an example of an employment ad. Watch the abbreviations!

GENERAL OFFICE

Pt. Wk. in legal dept. of Nat'l Firm. Exper. nec. typ. req. Gd. Sal. 467-5622.

Without the abbreviations, this ad says!

GENERAL OFFICE
Part time work in legal department of national firm. Experience necessary. Typing required. Good salary. 467-5622.

ACTIVITY 2

Look at the following ads. In your Student Response Booklet, write the ads without the abbreviations.

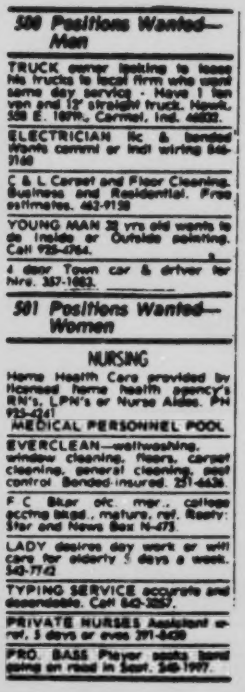
1. Cooks
Ev. Work. Rel. Need trans. Hrly. Sal. Some overtime. $3.50 per hr. Perm. Call Mr. Ray at 635-8910 for appt.

2.
Need exp'd trk. driver. Temp. wkdys. Gd. $$ Apply at Apple Bldg. Ask for Mr. Potts. Ref. Requ.

Now let's take a look at the employment ads in your local newspaper. You will need a recent newspaper to complete ACTIVITY 3.

ACTIVITY 3

Find the employment want ad section. It is usually near the back of the paper. Read thru the job ads until you find something you are interested in. Write the ad in your Student Response Booklet. If you find abbreviations, write out the whole word.



500 Positions Wanted—Men

TRUCK owner looking to lease his trucks to local firm who could some day service. Have 1 ton van and 12' straight truck. Newlt, 588 E. 116th., Carmel, Ind. 46032.

ELECTRICIAN lic & bonded Wants comml or ind wiring 846-3160

C & L Carpet and Floor Cleaning. Business and Residential. Free estimates. 462-9138

YOUNG MAN 32 yrs old wants to do Inside or Outside painting. Call 925-4764.

4 door Town car & driver for hire. 357-1863.

501 Positions Wanted—Women

NURSING
Home Health Care provided by licensed home health agency's RN's, LPN's or Nurse Aides. PH 923-4241

MEDICAL PERSONNEL POOL

EVERCLEAN—wallwashing, window cleaning, floors, carpet cleaning, general cleaning, pest control. Bonded-insured. 251-6636.

F C Baker sec. mgr., college accting degd., mature, ref. Reply: Star and News Box N-475.

LADY desires day work or will care for elderly 5 days a week. 542-7742

TYPING SERVICE accurate and dependable. Call 842-3257.

PRIVATE NURSES Assistant w-ref, 5 days or eves 291-8436

PRO. BASS Player seeks band going on road in Sept. 546-1977.

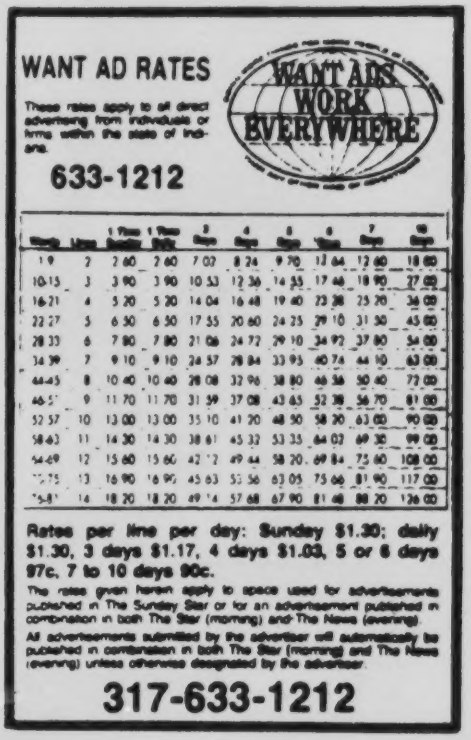
The want ad section of the newspaper also has a "Positions Wanted" section. In this part a person can pay for an ad telling the type of work he or she wants. Look at these examples from the Indianapolis Star.

ACTIVITY 4

Write a job want ad for yourself. Be sure to include what work you can do and where you can be reached.

ACTIVITY 5

Look at the Want Ad Rate Chart. It tells how much it costs to place an ad in the Indianapolis paper.



WANT AD RATES

These rates apply to all direct advertising from individuals or firms within the state of Indiana.

633-1212

WANT ADS WORK EVERYWHERE

Words	Lines	1 Time Sunday	1 Time Daily	2 Days	4 Days	5 Days	6 Days	7 Days	10 Days
1-9	2	2.60	2.60	7.02	8.24	9.70	11.44	12.60	18.00
10-15	3	3.90	3.90	10.53	12.36	14.55	17.46	18.90	27.00
16-21	4	5.20	5.20	14.04	16.48	19.40	23.28	25.20	36.00
22-27	5	6.50	6.50	17.55	20.60	24.25	29.10	31.50	45.00
28-33	6	7.80	7.80	21.06	24.72	29.10	34.92	37.80	54.00
34-39	7	9.10	9.10	24.57	28.84	33.95	40.74	44.10	63.00
40-45	8	10.40	10.40	28.08	32.96	38.80	46.56	50.40	72.00
46-51	9	11.70	11.70	31.59	37.08	43.65	52.38	56.70	81.00
52-57	10	13.00	13.00	35.10	41.20	48.50	58.20	63.00	90.00
58-63	11	14.30	14.30	38.61	45.32	53.35	64.02	69.30	99.00
64-69	12	15.60	15.60	42.12	49.44	58.20	69.84	75.60	108.00
70-75	13	16.90	16.90	45.63	53.56	63.05	75.66	81.90	117.00
76-81	14	18.20	18.20	49.14	57.68	67.90	81.48	88.20	126.00

Rates per line per day: Sunday $1.30; daily $1.30, 3 days $1.17, 4 days $1.03, 5 or 6 days 97c, 7 to 10 days 90c.

The rates given herein apply to space used for advertisements published in The Sunday Star or for an advertisement published in combination in both The Star (morning) and The News (evening).

All advertisements submitted by the advertiser will automatically be published in combination in both The Star (morning) and The News (evening) unless otherwise designated by the advertiser.

317-633-1212

Use the chart to figure the cost of the ad below. The ad will start on Sunday and end on Thursday. If you can't read the chart, ask your teacher for help. Write your answer in the Student Response Booklet.

Typing Service, accurate and dependable
Call 824-9671

Another way to job hunt is with the Yellow Pages. The phone book can give you an idea of places to contact. It is also a good place to find employment that is close to home.

The following story is an example of how one person found a job opening.

Sarah Green was employed at a discount store. She worked in the plant department. Sarah got along well with people. She also liked plants. However, she disliked her job because the store was so big. Sometimes she

got moved to another department for a day or two. There was a big turnover in management. It seemed like she always had a new boss. Sarah had worked at the store for two years. She decided it was time to find another job.

She looked in the paper. There were no job ads for plant salespeople. Sarah decided to look for a job in a flower or plant shop. She wanted to work in a small shop on the north side of town. She looked in the Yellow Pages and found several plant shops listed. Three of them were on the north side. Sarah copied the name, address, and phone number of each store. She called the first store on her list. She asked to speak to the manager. She was polite and friendly. After a few minutes the manager came to the phone. Sarah gave her name and the fact that she had had two years experience in plant sales. She then asked if there were any openings at the store. The manager told Sarah that she had called at a good time. One of his workers was moving soon. He asked Sarah to come in for an interview. She wrote down the date and time. After she wrote it down she read it back to be sure she had it right.

Keep the following things in mind when you phone for job information:

1. Be polite.
2. Ask for the manager, person who does the hiring, or personnel department.
3. Have a definite type of job in mind.
4. Ask if there are any job openings for the kind of job you want.
5. Be prepared to tell about your experience in a few sentences.
6. If there are any openings, find out when you can come in.
7. Write down the information. Be sure to get the time correct.

Now you know several ways to get information about jobs. Often it helps to talk things over with your family or friend. Activity 6 should help you decide the best plan of action.

ACTIVITY 6

Talk over the following things with your family, a few friends, or your teacher. You **do not** need to write down the answers.

1. What kind of job do I want?
2. What are the best ways to find out about this type of work?
3. What are some of the possible problems?

You may be able to get some special job help. There are some government programs that do vocational testing. This means a person takes some written tests to find his/her job interests.

A person may also be given a dexterity test. This test shows how well the person works with his or her hands. After the testing a job counselor talks about the results.

Vocational testing and counseling can be very helpful. However, not everyone can get this service free. Places to check include:

CETA—an agency that works with low income people who are out of work

Vocational Rehabilitation—an agency that works with handicapped and physically disabled people

Women Centers—agencies that work with women only

There may be other offices in your area of the state. Work Activity 7 to find out more information.

ACTIVITY 7

Look through the pamphlets on special employment services in your area. Read about what you have to do to apply. Answer these questions in your Student Response Booklet.

1. Did you find a program you might get in?
2. If yes, write the name and phone number down.
3. Call the office for an appointment.

STUDENT RESPONSE BOOKLET
OCCUPATIONAL KNOWLEDGE 1 & 2

NAME _____

DATE _____

ACTIVITY 1

State Employment Office

Address _____

_____

Telephone _____

ACTIVITY 2

Ad #1 _____

_____

_____

Ad #2 _____

_____

_____

ACTIVITY 3

Copy the ad from your newspaper here.

_____

_____

_____

ACTIVITY 4

Write a Job Wanted ad for yourself.

_____

_____

_____

_____

ACTIVITY 5

Cost _____

ACTIVITY 6

You do not need to write anything here.

ACTIVITY 7

1. Did you find a program you might get in? _____
2. If yes, write the name and phone number.

   Name of office _____

   Phone number _____
3. Call for an appointment

OK-3: OCCUPATIONAL CATEGORIES TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet the adult learner will be aware of occupational categories in terms of on-the-job activities and job experience required.

INTRODUCTION:
This packet will be of most benefit to those students with little or no job experience. It may also be helpful to a student who has not found the type of work he or she enjoys. The student is asked to read thru materials that contain a variety of job descriptions and requirements. Because ABE students are a diverse group and classroom resources vary, no specific materials are listed. However the bibliography at the end of the teacher's guide should be helpful.

ADAPTABILITY:
This packet is easily adaptable for use with individualized or one-to-one tutorial teaching methods.

READING LEVEL:
The student should experience success with this packet if he or she reads at Level I, Phase II.

MATHEMATICAL SKILLS:
There are no math skills required to work in this packet.

PRE/POST TEST:
There is no pre/post test for this packet. Student need and interest should indicate which students use the packet.

After completing the packet, the student is directed to have the teacher look through the Student Response Booklet.

After this, it is suggested that the instructor set aside some time to discuss the student's choices of possible jobs. Check to be sure they are realistic and in line with responses to the Student Interest Survey.

Job description sources for Level I students.

Janus Job Planner, Janus Book Publishers, 3541 Investment Blvd. Hayward, California 94545 Page 75-88—A job guide that describes more than 60 different jobs that may be open to young men and women when they finish school.

The Job Box, Pacemaker Books, Fearon-Pitman Publishers, Inc. Belmont, California —Series of booklets containing descriptions of about 70 jobs.

Getting a Job, Fearon-Pitman Publishers, Inc. 6 Davis Dr. Belmont, California 94002 Page 7-4C—Briefly describes work involved in about ninety entry level jobs.

The following books should be available for reference at the public library. They are written at a somewhat higher level than most ABE materials. If the student is not familiar with the use of a library, Packet CR-5 should be a prerequisite to this packet. It is about how to use library services.

Dictionary of Occupational Titles—gives descriptions of different occupations. Published by U.S. Department of Labor.

Occupational Outlook Handbook gives overviews and speculates on the future of different occupations. Published by U.S. Department of Labor **Handbook of Job Facts**—SRA, Chicago, Illinois.

Chronicle Occupational Briefs, Chronicle Guidance Publications, Moravia, New York 13118. It contains detailed career information on occupations.

Some materials in this packet were adapted from **Methods and Materials for Teaching Occupational Survival Skills**, Department of Vocational and Technical Education, University of Illinois at Urbana-Champaign.

For further information contact Illinois State Board of Education, 100 North First Street, Springfield, Illinois 62777.

SKILLS OBJECTIVES:
Reading
- Makes inferences
- Obtains information
- Draws conclusions

Writing
- Writes a summary

Speaking, Listening, Viewing
- Obtains information
- Draws conclusions
- Derives personal relevance

Problem Solving
- Examines constraints
- Obtains needed information
- Examines personal values
- Describes situation
- Plan alternate strategies
- Selects the best strategy

To the student...
This packet will help you get an idea of what kind of work you might like to do. It will help you decide what kind of job would suit your talents. You will read about many different kinds of jobs and choose those that interest you most.

Communications

Sales

Building

Plumbing

Teacher

Most adults spend a great deal of time at work. People who like the work they do are happier than those who dislike their job. You may not be sure what kind of work is for you.

The following activities should help you find out what type of work might suit you. When you have finished Activities 1, 2, 3, 4, you will have read about many jobs.

ACTIVITY 1

Put a check mark (✔) by any of the things that are true about you. Do this in your Student Response Booklet.

I like to fix things.
I might like to run a machine.
I would rather work outside.
I would rather work indoors.
I get bored doing the same thing over and over.
I like to be active and use my muscles.
I would like to work with a lot of people.
I would like to work regular hours. (8 to 5)
I like to work with numbers.
I like to be around children a lot.
I like to work on cars.
Money is more important to me than the hours I work.
I like to help people whenever I can.
I would like a job where I could mostly sit at a desk or table.
I like to cook.
I might like to work in a hospital or nursing home.
I would not like to stand all day at work.
I like to type.

Look over the things that you checked. Already you should have a better idea of work you might like. Now look at the items you did not check. You would probably be unhappy if you had to do many of these things at work.

ACTIVITY 2

Even if you have never worked, you have experience in living. Make a list of any jobs you have had. Think back to when you were 11 or 12. Start there. Your list might include yard work, babysitting, sewing, delivering papers, farm work, cooking, or auto repair. Write down any work you can think of from that time until now. Make the list in your Student Response Booklet.

Now put a (✔) by anything on your list you enjoyed doing.

Now let's think about the future. If you could have any job you wanted five years from now, what would it be? Think of what you would be doing, where you would work, and the good things about your job.

ACTIVITY 3

Answer the following in your Student Response Booklet. Here are some questions about your ideal job five years from now.

What would you be doing?
Where would you work?
How much money would you earn?
What would you be wearing?
How would you feel about your co-workers?
What would you like most about your job?
In what ways would you be working with others?
Why would your job be important to others?

All of us have different reasons for enjoying life. There are special things we look forward to doing. We like to do things with certain people. People who study workers have found that there are also several reasons men and women enjoy their jobs. They have needs that a job can satisfy. Some of these needs are:

1. the need to earn enough money to live on
2. the need to have others know what kind of work you do and think it is O.K.
3. the need to do the job well
4. the need to supervise other people
5. the need to make more money to buy nicer things
6. the need to be liked and accepted by others
7. the need to feel that what you are doing is right and that you are a good person
8. the need to have someone above you who is the boss
9. the need to meet new problems and find new solutions
10. the need to help others or doing something that helps others
11. the need to be your own boss and have some control over what you do

ACTIVITY 4

You will find this same list in your Student Response Booklet. Write a number that shows how important each of these needs is to you.

Use this chart

5 = very important
4 = important
3 = somewhat important
2 = not very important
1 = unimportant

Now you should have a better idea about the kind of work that is right for you. In the next activity you will read about many jobs. You will find out what a person does on different jobs.

You may need to go to the library to complete Activity 5. Read thru the activity and decide. If you want to know more about the library before you go, talk to your teacher. It might be helpful to work the student packet CR-5. This packet tells about the library.

ACTIVITY 5

Read thru a book or kit that tells about jobs. Ask your teacher what books to use. As you read, write down the name of any jobs that interest you. Also write the page number where you found the information about the job/jobs. Write your answers in the Student Response Booklet. When you have read about all the jobs, go back over the list of ones you liked. Pick three and answer the following questions.

1. Name of the job or job title
2. What kind of work does a person do?
3. How much school does a person need?
   Choose one of these.
   grade school
   GED or high school diploma
   college or trade school
   not sure
4. Would you like to find out more about this job?

When you have finished this packet, let your teacher look thru your Student Response Booklet. You may want to talk to the teacher about more information concerning jobs.

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STUDENT RESPONSE BOOKLET
OK-3: TYPES OF JOBS

NAME _____

DATE _____

ACTIVITY 1

____ I like to fix things.
____ I might like to run a machine.
____ I would rather work outside.
____ I would rather work indoors.
____ I get bored doing the same thing over and over.
____ I like to be active and use my muscles.
____ I would like to work with a lot of people.
____ I would like to work regular hours.
____ I like to work with numbers.
____ I like to be around children a lot.
____ I like to work on cars.
____ Money is more important to me than the hours I work.
____ I like to help people whenever I can.
____ I would like a job where I could mostly sit at a desk or table.
____ I like to cook.
____ I might like to work in a hospital or nursing home.
____ I would not like to stand all day at work.
____ I like to type.

ACTIVITY 2

Make a list of your work experience here. Include everything you can think of. Include all kinds of work you have done.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

ACTIVITY 3

Questions about your ideal job	Answers
What would you be doing?	
Where would you work?	
How much money would you earn?	
What would you be wearing?	
How would you feel about your co-workers?	
What would you like most about your job?	
What would you dislike about your job?	
In what ways would you be working with others?	
Why would your job be important to others?	

ACTIVITY 4

Circle the number that shows how important each of these needs is to you.

5 = very important
4 = important
3 = somewhat important
2 = not very important
1 = unimportant

Needs:

The need to earn enough money to live on	1 2 3 4 5
The need to have others know what kind of work you do and think it is O.K.	1 2 3 4 5
The need to do the job well	1 2 3 4 5
The need to supervise other people	1 2 3 4 5
The need to make more money to buy nicer things	1 2 3 4 5
The need to be liked and accepted by others	1 2 3 4 5
The need to feel that what you are doing is right and that you are a good person	1 2 3 4 5
The need to have someone above you who is the boss. This way you don't have all the responsibility	1 2 3 4 5
The need to meet new problems and find new solutions	1 2 3 4 5
The need to help others or doing something that helps others	1 2 3 4 5
The need to be your own boss and have some control over what you do	1 2 3 4 5

ACTIVITY 5

Use this space to write down jobs that interest you. Be sure to write the page number where you found the job information.

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Answer these questions about the three jobs you liked best.

Job #1

1. Job name_____
2. What kind of work does a person do?_____
3. How much school does a person need? ____ grade school ____ GED
   ____ college or trade school ____ not sure ____ high school
4. Would you like to find out more about this job?_____

Job #2

1. Job name_____
2. What kind of work does a person do?_____
3. How much school does a person need? ____ grade school ____ GED
   ____ college or trade school ____ not sure ____ high school
4. Would you like to find out more about this job?_____

Job #3

1. Job name_____
2. What kind of work does a person do?_____
3. How much school does a person need? ____ grade school ____ GED
   ____ college or trade school ____ not sure ____ high school
4. Would you like to find out more about this job?_____

OK-4: EMPLOYMENT AGENCIES TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet the student will be able to understand the differences among commercial employment agencies, government employment agencies, and private employers.

INTRODUCTION:
This packet familiarizes the student with the use of employment agencies. It includes information about the Indiana State Employment Service and commercial employment agencies. There is also a section about distinguishing between newspaper employment ads placed by commercial agencies and private employers.

The final activity in the packet suggests that the student discuss the feasibility of employment agencies with the instructor.

ADAPTABILITY:
This packet is easily adaptable for use with the following methods of instruction: individual, one-to-one tutorial, buddy systems, and group work.

READING LEVEL:
After mastery of the introductory vocabulary, the student should experience success with this packet if he or she reads at Level I, Phase II.

MATHEMATICAL SKILLS:
There are no special math skills required to work in this packet.

SKILLS OBJECTIVES:
Reading
- Develops vocabulary
- Obtains information
- Draws conclusions
- Alphabetizes
- Interprets

Writing
- Seeks information

Speaking, Listening, Viewing
- Obtains information
- Interprets ideas

Problem Solving
- Describes the need
- Obtains needed information
- Examines constraints
- Selects the best strategy

Computation
- Adds decimals
- Subtracts decimals
- Multiplies decimals
- Divides decimals
- Converts percentages to decimals

PRE/POST TEST:

The pre/post test for this packet is a short exercise to determine if a student has a working knowledge of employment sources.

Answers to Pre/Post Test.

1. B 2. B 3. A 4. A

ADDITIONAL MATERIALS NEEDED:

Recent local newspaper—employment ad section

Yellow Pages of telephone book.

PRE/POST TEST

1. Which of the following charges money to find someone a job?
   A. State Employment Agency
   B. Private Employment Agency
   C. Private Employer
2. The words "fee paid" in an employment ad mean:
   A. The ad has been paid for
   B. The ad has been put in by an employment agency
   C. The State of Indiana will pay the fee
3. Another name for a private employment agency is:
   A. commercial agency
   B. fee agency
   C. reserved agency
4. A person must sign a contract to get a job at which of the following employment agencies?
   A. Private agency
   B. State agency
   C. Reserved agency

To the Student...

There are many ways to find out about jobs. Often people hear about jobs from friends or relatives. Job ads are listed in the newspaper. They are placed on bulletin boards. They are also listed with employment agencies. This packet is about these agencies or places that have long lists of job openings. When you finish this packet, you will know how to choose an employment agency. You will also have practice in reading newspaper employment ads.

You need to know the following words to do this packet. Ask your teacher for help if there are any words you do not know.

Commercial agency—finds jobs for people and charges money to do it
Contract—a legal paper
Counselor—a person trained to give advice or help
Employee—a person who works for someone else
Employer—person or company that has people working for money
Fee—money paid out
Register—sign up for something
State employment agency—finds jobs for people without cost

There are two kinds of employment agencies:

1. the state employment agency
2. the private employment agency

Another name for a private agency is a commercial agency. The state agency finds jobs for people and does not charge money. A private or commercial agency charges money to find jobs for people. Let's take a closer look at how state and private agencies work.

Indiana State Employment Service

The State of Indiana has employment service offices all over the state. These are government offices run with tax money. The State Employment Service matches people with jobs. The Employment Service gets job orders from all types of employers in the state. There are jobs listed for all types of workers. These include: factory work, office work, janitor work, and outdoor work.

To find out about jobs at the State Employment Service, you must go to their office and register. Someone there will help you fill out a form. You need to be ready to list the jobs you have had in the past. You should also list any skills or training that you have had.

If there is a job for you the day you register, you will be sent out for an interview. If there are no jobs, the Employment Service will keep your record. If you don't hear from the Service in a week, call them. Let them know you are still looking for work.

Maybe you aren't sure what kind of work you can do. The Employment Service can help. Ask to talk to a trained counselor. This person can help you decide what kind of work would be right for you.

The State Employment Office does not charge money for any of its services.

Look at the green "Helpful Hints on Job Hunting." The back page has a list of the location of all the Indiana State Employment Offices.

Offices of the
INDIANA STATE EMPLOYMENT SERVICE

Anderson	206 E. Ninth St.
Auburn	105 S. Union St.
Bedford	1619 M St., P.O. Box 40
Bloomington	425 S. Walnut St.
Columbus	430 Third St., P.O. Box 523
Connersville	217 W. Sixth St.
Crawfordsville	127 W. Pike St., P.O. Box 248
Crown Point	117½ W. Joliet St.
East Chicago	2105 Broadway
Elkhart	511 S. Third St.
Elwood	K-Mart Plaza, State Road 37
Evansville	160 S. Third Avenue, P.O. Box 10008
East	115 N. Green River Rd., P.O. Box 5407
Fort Wayne	505 E. Washington Blvd.
South	4129 Diplomat Plaza, P.O. Box 6080
Frankfort	1451 E. Wabash St.
Franklin	365 S. Main St.
Gary	745 Washington St.
South	5185 Broadway, P.O. Box 1945
Hammond	6924 Indianapolis Blvd., P.O. Box 4081
Huntington	516 Cherry St.
Indianapolis	141 W. Georgia St.
Castleton	6302 E. 82nd St., Suite 117, P.O. Box 50840
Eagledale	2851 Merchant's Dr., Eagledale Plaza
Linwood	4401 E. Tenth St., Linwood Square
Meadows	4169 Millersville Road
Southtown	509 E. National Ave., Suite C
Jasper	R.R. 2, Box 168B
Kokomo	500 W. Superior St., P.O. Box 807
Lafayette	2301 Concord Rd., P.O. Box 5528
LaPorte	315 Lincolnway, P.O. Box 216
Lawrenceburg	77 W. Center St.
Lebanon	2322 N. Lebanon Ave.
Linton	1600 N.E. "A" St., P.O. Box 69
Logansport	428 High Street
Madison	620 Green Rd., P.O. Box 797
Marion	850 N. Miller Ave., P.O. Box 1225
Martinsville	190 N. Main St.
Michigan City	264 Dunes Plaza
Muncie	112 E. Gilbert St., P.O. Box 192
New Albany	320 E. Elm St., P.O. Box 613
New Castle	1125 Broad St.
Peru	21 Court St., P.O. Box 7G
Plymouth	310 N. Michigan St.
Portage	2686-B Willowcreek Rd.
Rensselaer	125 N. Weston St., P.O. Box 263
Richmond	15 S. Eleventh St.
Seymour	551 S. Jackson Pk. Dr.
Shelbyville	23 E. Broadway
South Bend	203 S. William St., P.O. Box 18
Tell City	1527 Eleventh St.
Terre Haute	2nd Floor, Star Building
Vincennes	302 N. Second St., P.O. Drawer E
Wabash	Central Shoppers Mart, P.O. Box 503
Warsaw	702 N. Detroit St.
Winchester	211 W. Franklin St.

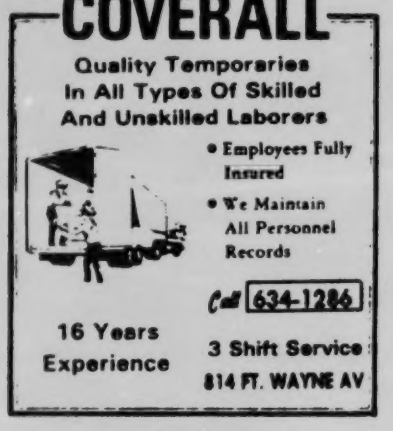
C&P Commercial and Professional Placement
I&S Industrial and Service Placement

ACTIVITY 1

Choose the office nearest your home. Use your local phone book to find the number of the office. Write the information in your Student Response Booklet.

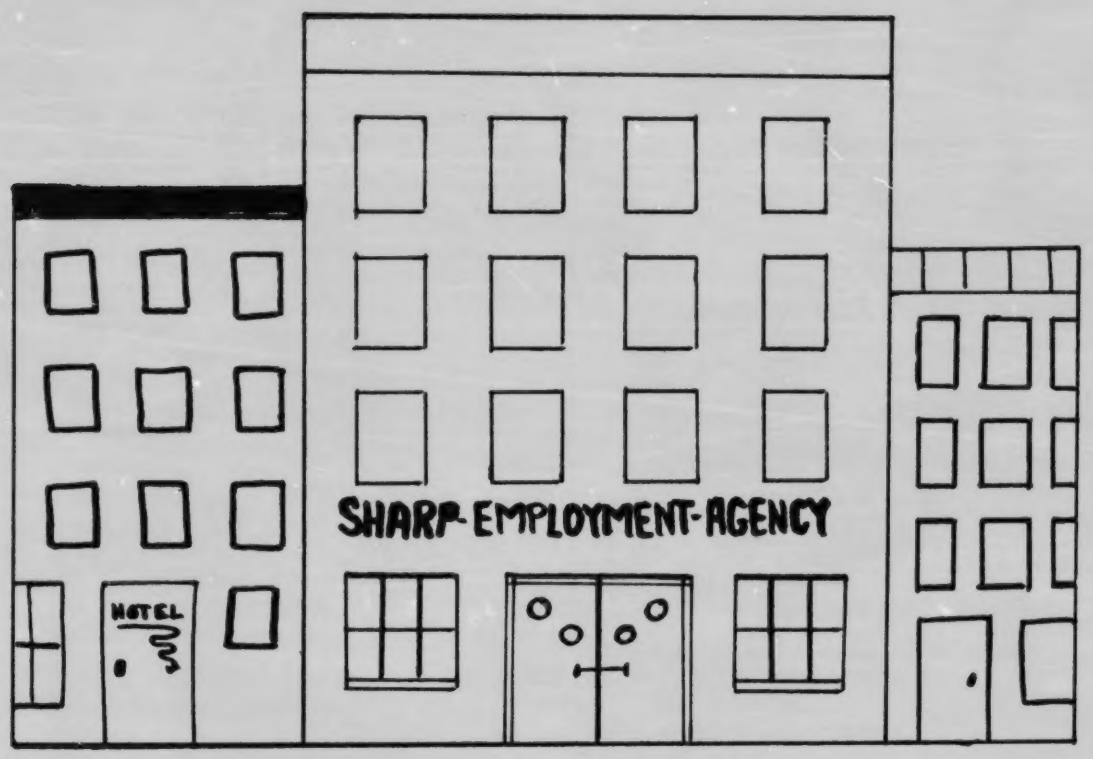
Most cities have several private or commercial employment agencies. These agencies are in business to make money. They charge a fee to fill job openings. This is the main difference between these employment agencies and the State Employment Service.

Some private employment agencies have only certain kinds of job openings. For example, an agency "Coverall" has jobs for skilled and unskilled laborers. Some agencies may specialize in office work or sales jobs. Most private agencies list all kinds of jobs.



If you would like more information about these agencies look in the phone book.

Look under **Employment Agencies** in the yellow pages. Read thru the ads to get an idea about the kinds of jobs each agency finds for people.



When you go to a private employment agency, you have to sign a contract. This is a legal paper. When you sign, you agree to pay the agency. You only have to pay if the agency finds you a job. This can be expensive. The money you pay is called a fee. The fee is usually between 5% and 15% of the amount you will make in one year.

For example, Susan James went to a private employment agency. She wanted a job as a file clerk. She signed the agency contract. She agreed to pay a fee of 7%. The agency found her a job. It paid $10,000 per year. Susan had to pay $700 for that job (7% of $10,000 = $700).

Sometimes the company doing the hiring will pay the fee. When this happens, the agency lists a job as "fee paid."

ACTIVITY 2

Suppose Susan had to pay a fee of 8½% for the same job:

1. How much would she have to pay the employment agency?
2. What would the difference be if she paid 8½% instead of 7%?

Write your answers in the Student Response Booklet. If you need help with this math problem, talk to your teacher.

Let's take a look at some job ads in the newspaper. It is important to be able to pick out employment agency ads. Unless you want to sign a contract and pay a fee, you should not call about these jobs. Private employer's who put their own ads in the paper do not charge money.

YELLOW CAB COMPANY
DRIVE TODAY!
CASH TODAY

EXCLUSIVE CONTRACT
INDIANA STATE FAIR
WARRANTS MORE DRIVERS

Car Salesmen, Factory Workers,
Retirees, College Students, etc.

YOU CAN BEAT INFLATION!

$300+ WEEKLY

Age 18 to Senior Citizens
Apply in person 8 a.m. to 5 p.m.
300 S. East Street

ACCOUNTING
ASSISTANT CONTROLLER
To 15K FEE PAID

A service division of a Fortune 100 company is seeking an assistant controller for their local office. This is a tremendous position for a person on the way up. The ideal candidate should be degreed in accounting, easy going, detail oriented and able to supervise. Responsibilities include posting of account receivable, budgets, financial statements and office management. Please call for information on this fine opportunity

SHILLOW personnel systems
257-9281

6100 N. Keystone, Suite 657
Indianapolis, Ind. 46220
A Licensed Employment Agency

MAIL CLERK

An opening for a High School grad with light typing ability. Position involves the sorting and metering of mail and some interoffice deliveries. Excellent group benefits plus 4½ day work week. For information, please call Laura Ellis at 871-4329.

COLLEGE UNIVERSITY CORP.
Equal Opportunity Employer

ACCOUNTING
LEARN ACCOUNTING

Entry level position. Controller will teach you all areas of accounting. National corporation. Supervision next step up. To $12,000. Call 636-2261

Business Men's Clearing House
5 E. East Market St. Suite 7
Licensed Employment Agency

The Yellow Cab ad is a private employer ad. To apply for the job, a person must go to the company office. The mail clerk ad is also listed by a private employer.

The other two ads were put in the paper by employment agencies. The one for assistant controller has its fee paid.

ACTIVITY 3

Match the information on the right with the correct ad. Use the answer space in your Student Response Booklet.

Job #1

MECHANIC

SPRING CHASIS AND FRONT END WORK. Must have own hand tools. Apply in person. 2300 Bluff Rd., Warner Spring Service.

Job #2

REPORT ANALYST

Fee paid. Learn to prepare and analyze monthly and yearly financial reports. N.Y.S.E. corp. Positions leads to corp. staff.

Business Men's Clearing House
5 East Market St. 636-2261
Licensed Employment AGency

Job #3

GENERAL OFFICE

$7988/Yr. Handle a variety of responsibilities while learning about the legal world. Great beginners spot. Call Karen Davis 634-1408

SNELLING & SNELLING
107 N. Penn. St. Suite 302
Licensed Employment Agency

A. person applying for job must pay fee
B. no fee to be paid
C. employer pays the fee

You may have some questions about state and private employment agencies. Answer the questions in **Activity 4**. You may want to talk to your teacher about the questions.

ACTIVITY 4

Think about the type of work you do or would like to do.

1. Should you go to an agency? Why or why not?
2. Would it be better for you to go to the State Employment Service or to a private agency.

List some reasons why. Write your answers in the Student Response Booklet.

You should now have a working knowledge of employment sources. If you still have any questions, ask your teacher for more information.

STUDENT RESPONSE BOOKLET
OCCUPATIONAL KNOWLEDGE 4
EMPLOYMENT AGENCIES

NAME _____

DATE _____

STUDENT RESPONSE BOOKLET

ACTIVITY 1

Where is the State Employment Service office closest to your home?

ADDRESS _____

_____

PHONE _____

ACTIVITY 2

1. How much would Susan have to pay the employment agency? _____
2. What would the difference be if she paid 8½%? _____

ACTIVITY 3

Write the letter that matches the job ad.

Job #1_____ A. person applying for job must pay fee

Job #2_____ B. no fee to be paid

Job #3_____ C. employer pays the fee

ACTIVITY 4

1. Should you go to an agency? _____yes _____ no

   Why or why not? _____

   _____

2. Would it be better for you to go to the State Employment Service or to a private agency?

   List some reasons for your answer.

   _____

   _____

   _____

   _____

OK-5: JOB APPLICATIONS AND INTERVIEWS
TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet the adult learner will be able to prepare for job applications and interviews.

INTRODUCTION:
In this packet the student fills out job application forms and learns about the factors involved in an effective job interview. The packet also explains the purpose of and procedure for writing a resume.

ADAPTABILITY:
This packet may form the basis of a group activity if you have two or three students who are interested. The suggested group activity is role playing the job interview. The instructor should act as the interviewer. As each individual is being interviewed, other participants should watch and note good and bad points.

Evaluation may be written or oral, depending on the maturity of group members. If there is doubt about how negative comments may be received, collect evaluations from each member. The evaluations may then be typed and returned. There is a space at the end of the Student Response Booklet for the adult learner to express his or her interest in this group activity.

READING LEVEL:
The student should experience success with this packet if he reads at Level I, Phase II.

MATHEMATICAL SKILLS:
There are no special math skills required to work in this packet.

PRE/POST TEST:
There is no pre/post test. Student interest should be the main basis for placement in this packet. It should be most useful to those people who are looking for a job or who have a poor job history.

ADDITIONAL MATERIALS NEEDED:
Job application forms from local area employers

SKILLS OBJECTIVES:
Reading
- Develops vocabulary
- Follows directions
- Puts items in sequences

Writing
- Fills out forms
- Writes a summary

Speaking, Listening, Viewing
- Conveys or seeks information
- Organizes information
- Makes a factual presentation
- Persuades

Problem Solving
- Describes the problem or situation
- Obtains needed information
- Examines constraints
- Plans alternate strategies
- Selects the best strategy

Interpersonal Relations
- Interacts with others
- Explains goals, ambitions, interests, preferences and needs

Speaking, Listening, Viewing/Interpersonal Relations
- Seeks information
- Conveys information
- Explains his goals, interests and needs
- Persuades

Computation
- Adds decimals

To the Student...
This packet is about job applications forms and the job interview. You will practice filling out these forms. You will also find out how to have a good job interview.

APPLYING FOR A JOB

After you find out about a job you should apply for it right away. Don't wait because the job may be filled. There are three ways to apply.

1. Apply in person
2. Phone for an interview
3. Write a letter of application

Often a newspaper ad says to apply in person. This means the employer wants people to come by to fill out an application. Sometimes an ad gives a phone number to call. This means to call for an appointment. The phone call could be important. Some employers decide whether or not to have someone come in as they talk to the person on the phone. Keep these things in mind:

Be polite.
Be ready to answer questions about your experience.
Have an idea about when you can come for an interview.
Be ready to write down the date and time of your interview.

Another way to apply is called a letter of application. Sometimes a want ad will list only a box number. Mail your letter to this box number. A letter of application is also a good way to apply for a job in another city or town.

Keep these things in mind if you write a letter of application.

1. Type the letter. Be sure your spelling and punctuation are correct.
2. State the type of work you want.
3. Make your letter short and businesslike.
4. Enclose a resume.

Look at the example of Bob Johnson and his letter of application.

Bob and his family decided to move from Gary to Indianapolis. He has worked in machine repair for eight years. Bob bought an Indianapolis newspaper. He spotted the follwing ad.

Wanted

Machine repair and assembly workers. Good pay. Experienced only need apply. Write C. E. Adams, Box 5971, Indianapolis Star. 46010

Below is an example of Bob's letter of application.

August 8, 1979

Mr. E. E. Adams
Box 5971
Indianapolis Star
Indianapolis, Indiana 46010

Dear Mr. Adams,

I am writing in regard to your ad for machine repair workers. If a position is still open, I would appreciate your considering me for it.

I have had eight years experience in small machine repair. I will soon be moving from Gary to Indianapolis. I have been employed at the Gary Ironworks Company for ten years.

For your review, I am enclosing a resume of my experience and qualifications. I would appreciate an interview with you in order to discuss my application further.

Very truly yours,

Robert Johnson

THE JOB APPLICATION

The form you are asked to fill out when you apply for a job is called a job application.

Most job applications ask for the following information.

1. Name, address, phone
2. Marital status—single, married, divorced
3. Social Security Number
4. Age, height, weight
5. U.S. Citizen
6. Education
7. Past work experience
8. References—names, addresses, and phone numbers of people who have known you a long time
9. Military service record—if you are a veteran

It is important to have all the information correct. The best way to be sure about things is to write them down at home. Take the paper with you when you apply. Copy the information on to the application form.

ACTIVITY 1

In your Student Response Booklet you will find a form like the one on the next page. Fill it out completely. If you are not sure about any of the questions, ask your teacher.

SAMPLE APPLICATION FORM

Last Name First Middle Maiden

Address _____
Street City State Zip

Social Security Number ___ - ___ - ____

Phone _____

Date of Birth _____ _____ _____
Month Day Year

Height _____ Weight _____ Marital Status _____

Number of Children _____

Are you a veteran? _____ Branch of Service _____

U.S. Citizen _____ _____
yes no

EDUCATION

	Name of School	Location City & State	Dates From To	Did you Graduate
Elementary				
Junior High				
High School				
Vocational				
Business or Trade School				
Other				

EMPLOYMENT EXPERIENCE—List last or current employment first

Employer's Name	Address	Immediate Supervisor	Dates Employed From To	Reason for Leaving
1.				
2.				
3.				
4.				
5.				

REFERENCES — Use people who know you and will say nice things about your work ability. The following people make good references: former teachers, minister, school counselors, past employers, your lawyer.

Name	Address	Phone	Occupation
1.			
2.			
3.			
4.			

Many application forms will have other questions. You will be able to answer them better if you have thought about them ahead of time. Below are some more questions you may find on a form.

When can you start?
Do you have any physical disabilities or handicaps?
Have you ever been convicted of a crime or felony?
Have you ever been in prison? If the answer to either question is yes leave the space blank. It is better to explain what happened in your own words.
Salary expected? Write "open" here unless you have a very good idea of what would be O.K. with you.
Will you work nights or weekends?
Will you relocate? This means will you move to another city.
What machines can you operate?

When you fill out an application form use a pen. Print everything as neatly as possible. Try not to scratch out. Don't leave anything blank because you don't understand. It is better to ask. There may be a space that says "For Department or Dept. use only". Do not write anything there.

Now you should be ready to practice filling out some real job applications. Work Activity 2.

ACTIVITY 2

Choose two job applications and fill them out completely. If they are not with your packet, ask your teacher for the job applications. Also be sure to ask for help if you need it.

THE RESUME

Sometimes it is helpful to have a job resume. This is a paper that tells about your work history. It should include what you can do, what you have done, what you know, and who you are. The main purpose of a job resume is to interest an employer in hiring you.

Begin a resume with a work history. List all your past jobs, both full and part time. Tell what you did on the job. If you were in the service, include this information. Give the length of service and the branch. List your education and personal data. Personal data means your date of birth, height, weight, health, and marital status.

Look at the sample Resume. Then work Activity 3.

SAMPLE RESUME

May 3, 1979
Sandra Best
120 Maple St.
Marion, Indiana
427-8131

Employment Objective—Cashier

Employment

1975-Present	Cashier Steer-In Restaurant 1334 West St., Marion, In.
1974-1975	Cashier Blue Star Inn Lapel, In.

Education

High School:	West Central High School Anderson, Indiana Received GED Certificate 1974
Other:	Ivy Tech courses in business, math, typing, and public relations (specify location)

Personal
Born: 3/7/56 in Indianapolis, In.
Appearance: Height 5'2", Weight 115 lbs.
Health: Excellent
Hobbies: Bowling, reading
Marital: Married; 2 children

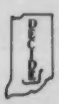
ACTIVITY 3

Write a resume for yourself. There is a space in your Student Response Booklet for this.

THE JOB INTERVIEW

The job interview is very important. This is the time the employer decides whether you are right for the job. It is also a time for you to find out some more about the work.

You should look your best when you go for an interview. Take a bath or shower, use deodorant, and brush your teeth. Shave if you are a man. Put on only light make up if you are a woman. Wear clean clothes.



Here are some things that should help you have a good interview:

1. Be on time.
2. Go alone.
3. Do not interupt the interviewer.
4. Be polite and honest.
5. Do not chew gum or smoke during the interview.
6. Look the interviewer in the eye and use his or her name properly.
7. Don't say anything bad about past employers.
8. Don't talk about family problems.
9. Try not to act nervous.
10. Thank the interviewer when you leave.

Some questions can be a problem to answer at a job interview. These include questions about the following things.

1. A prison record
2. A past mental illness
3. Lack of education
4. Lots of jobs that lasted only a short time
5. A physical handicap

If any of these apply to you, practice explaining before the interview. You might want to talk to your teacher about what you can say. You need to be honest; however, it is important to let the interviewer know you can handle the job.

The interviewer may talk about fringe benefits. This means vacation, insurance, and retirement funds. It is best not to ask about these things until the end of the interview.

Sometimes it can be helpful to practice what you might say at a job interview. When you prepare ahead of time, you will be less nervous. There may be other people at your center who are also job hunting. If you would like to do a practice interview, go on to Activity 4.

ACTIVITY 4

This activity is a practice job interview. It needs to be done with a few other people. If you would like to do a practice interview, let your teacher know. There is also space in your Student Response Booklet to (✓).

STUDENT RESPONSE BOOKLET

OCCUPATIONAL KNOWLEDGE 5
JOB APPLICATIONS AND INTERVIEWS

NAME _____

DATE _____

ACTIVITY 1

Fill out the following form.

SAMPLE APPLICATION FORM

Last Name _____ First _____ Middle _____ Maiden _____

Address _____
Street City State Zip

Social Security Number ____ - ____ - ____

Phone _____

Date of Birth _____ _____ _____
Month Day Year

Height _____ Weight _____ Marital Status _____

Number of Children _____

Are you a veteran? _____ Branch of Service _____

U.S. Citizen _____ _____
Yes no

EDUCATION

	Name of School	Location City & State	Dates From	Dates To	Did you Graduate
Elementary					
Junior High					
High School					
Vocational					
Business or Trade School					
Other					

EMPLOYMENT EXPERIENCE—List last or current employment first

Employer's Name	Address	Immediate Supervisor	Dates Employed From	To	Reason for Leaving
1.					
2.					
3.					
4.					
5.					

REFERENCES — Use people who know you and will say nice things about your work ability. The following people make good references: former teachers, minister, school counselors, past employers, your lawyer.

Name	Address	Phone	Occupation
1.			
2.			
3.			
4.			

ACTIVITY 2

Fill out two job applications for companies in your area. If the forms are not in the packet, ask your teacher for them.

ACTIVITY 3

Use this space to write a resume for yourself.

_____

_____

_____

_____

_____

ACTIVITY 4

Put a check (✓) by one of the following.

_____ I am interested in a practice job interview.

_____ I might be interested in a practice job interview.

_____ I am not interested in a practice job interview.

OK-6: JOB BEHAVIORS & ATTITUDES
TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet, the adult learner will know the attitudes and behaviors which are important to the maintenance and upgrading of employment.

INTRODUCTION:
This packet is designed to help the student understand appropriate job attitudes and behaviors. It is divided into the following three parts: communication and the job, good job attitudes, and getting ahead in the work world.

ADAPTABILITY:
This packet is easily adaptable to group work. If there are several students interested in improving their job attitudes, a group session may be quite beneficial.

Use the "Communication Exercise" at the end of the teacher's guide and get a discussion started. The discussion may include student perception of the proper job attitudes for a variety of jobs. Students may want to role play a work situation in which one person plays the part of the employer and another plays the part of the employee.

You may want to have a resource person come in to discuss job training programs. The Indiana State Employment Service office should be of help.

READING LEVEL:
The student should experience success with this packet if he/she reads at Level I, Phase II.

MATHEMATICAL SKILLS:
There are no special math skills required to work in this packet.

PRE/POST TEST:
There is no pre/post test. Student interest and past job history, or lack of interest, should be the determinants for placement in this packet.

SKILLS OBJECTIVES:
Reading
- Develops vocabulary
- Obtains information
- Draws conclusions
- Generalizes to similar situation
- Derives personal relevance

Writing
- Makes notes
- Makes a list

Speaking, Listening, Viewing
- Seeks information
- Describes personal view

Problem Solving
- Defines the problem
- Obtains information
- Examines personal values
- Selects the best strategy

Interpersonal Relations
- Interacts with others
- Explains goals and needs
- Resolves problems or conflicts

Computation
- Adds
- Multiplies
- Divides

MATERIALS:
Some materials in this packet were adapted from **Methods and Materials For Teaching Occupational Survival Skills**, Division of Business Education, Department of Vocational and Technical Education, University of Illinois at Urbana-Champaign. For further information contact Illinois State Board of Education, 100 North First Street, Springfield, Illinois 62777.

To the student...
This packet is about job attitudes or how you feel about work. It has a part on getting ahead on the job. You may want to talk with another person in your class about job behavior. If you would like to be in a group session, let your teacher know.

COMMUNICATION EXERCISE

The purpose of this exercise is to improve communication skills. Students listen to job instructions and pass them along to someone else. At least eight participants are needed for this. It doesn't take long, so students who are not working on the unit may be asked for help.

1. Choose 4 students and have them leave the classroom.
2. Explain that you will read the instructions aloud to the first team member coming back into the room. This person will try to remember the instructions so that he or she can communicate these instructions to the next student coming in.
3. In turn each of the four students will hear the instructions and try to repeat them to the next person. This procedure will be repeated until all four students have participated. The fourth person will repeat the instructions to the whole group.
4. The person receiving the instructions may **not** ask questions.
5. Pass out worksheet #1 to students still in the classroom.

Instructions for first team member

Ask Jim Richards for the key to the blue pick-up truck. Drive the truck to the automotive shop in Building B. Tell the mechanic to change the right front tire. Ask the mechanic to leave the ignition key under the left sun visor. Tell Rupert to go to the shop tomorrow morning and drive the truck back here.

Student Worksheet #1—Pick-up Truck Instructions

Ask Jim Richards for the key to the blue pick-up truck. Drive the truck to the automotive shop in Building B. Tell the mechanic to change the right front tire. Ask the mechanic to leave the ignition key under the left sun visor. Tell Rupert to go to the shop tomorrow morning and drive the truck back here.

TEAM MEMBER	MISTAKES
#1	
#2	
#3	
#4	
#5	

FOLLOW-UP

1. After the activity is completed, have the students use their worksheets to answer the following questions:
   - — How did the instructions change as they were passed from person to person? What was added or left out?
   - — What effect could mistakes in the instructions have on the way the job is done?
   - — (To team members): Do you think that asking questions and repeating the instructions would improve accuracy? Why or why not?
2. Select another team of four class members and repeat the procedure using Student Worksheet #2—**Supply Room Instructions**. This time, allow team members to ask questions, repeat instructions, or take notes.
3. Students not participating in the passing of information will note mistakes on the worksheet in Column A as before. In addition, have them note in Column B how each team member made sure he or she understood the instructions.
4. After the second team has completed the exercise, conduct a group discussion of the following questions:
   - — Was the second team more accurate than the first team? Why?
   - — (To team members): Did asking questions help you to understand the instructions? Why?
   - — (To team members): Did it help you to repeat the instructions? Why?
   - — What are the hazards of giving spoken instructions?
   - — How can these hazards be avoided?
     Examples: Take written notes.
     Ask questions.
     Repeat instructions.
     Pay close attention.
   - — How can we improve our skills in giving spoken instructions?
     Examples: State instructions simply.
     Ask if there are any questions.
     State instructions slowly.
   - — List additional ways of making sure we give and receive instructions correctly.
     Examples: Assign numbers of steps to each part of the instructions.
     When giving instructions, tell the reason for doing a task.
     Don't trust your memory. You may be given additional information, which may confuse you or cause you to forget.

Student Worksheet #2—Supply Room Instructions

Go to the supply room at the west end of the ground floor of the building. Ask for three small packages for Linda Ames. The clerk will give you two copies of the invoice. Check the invoice with the clerk. Sign the white copy and deliver the three packages and the yellow copy to Linda Ames in the Accounting Office.

Team Member	MISTAKES Column A	How did the person make sure he/she understood the instructions? Column B
#1		
#2		
#3		
#4		
#5		

COMMUNICATION ON THE JOB

For some people, keeping a job is almost as hard as finding a job. More people lose their job because they can't get along with others than for any other reason. Most jobs are done in places where several people work together. Everyone has to get along to get the job done. Getting along with the boss or supervisor is also very important.

Communication is what helps us get along with others. Communication means saying what we mean so others can understand. It also means listening to what others say to us. The following example shows how important good communication is on the job.

Bill Watson started working for Acme Supply when he was 18. He started as a delivery truck driver. He did his job well. He got along with the customers. Bill's boss, Mr. Smith, decided to give Bill a chance to work inside the store as a salesman. Bill liked this idea. He could make more money. He turned out to be a good salesman. Mr. Smith was glad he had promoted Bill.

Mr. Smith thought Bill would do even better with some special training. He wanted to send Bill to the Acme Company's main office in Chicago. The company was going to hold a two week training class for sales people.

Mr. Smith was sure Bill would jump at the chance to go to Chicago. It would mean a promotion as soon as he returned. Instead of being happy, Bill said he didn't need any more training. Mr. Smith was disappointed and angry. He told Bill he was lazy. Bill got really mad, but he kept his mouth shut and walked away.

Bill's Problem

Bill and his boss had a real communication problem. Bill really wanted to go to the school. He wanted to learn more about sales. He also wanted the promotion. The problem was that Bill couldn't read very well. He could read

enough to get along on the job; however, he felt sure he couldn't read well enough to go to the Chicago school. If he had told Mr. Smith

about his fears, things would have turned out better. Mr. Smith would not have been angry. He would have understood that Bill was not lazy.

Mr. Smith's Problem

Mr. Smith was so disappointed in Bill that he got angry. He had known Bill for a long time. Bill was a good worker. He was always interested in getting ahead. It wasn't like him to turn down a promotion. Instead of getting mad, Mr. Smith should have taken time to talk to Bill. He might have found out that Bill did want to go to the school.

ACTIVITY 1

Think of a communication problem that you have had. It may have been with your boss, a friend, or someone in your family. Write the problem in your Student Response Booklet. Next figure out how better communication could have helped.

JOB ATTITUDES

Good job attitudes also help a person keep his or her job. Look at the following list of good and bad job attitudes.

Loyalty
- Workers who are loyal
  - — do their best.
  - — work hard for their employer.
- Workers who are not loyal
  - — say bad things about the place they work.

Enthusiasm
- Workers who are enthusiastic
  - — do their best.
  - — are interested in their work.
  - — share their ideas.
  - — are cheerful.
  - — help other workers.
- Workers who are not enthusiastic
  - — do only enough to get by.
  - — don't care how well they do the job.
  - — may be grumpy.

Dependability
- Workers who are dependable
  - — arrive at work on time.
  - — finish assigned work on time.
  - — call in when they are sick.
  - — don't miss much work.
  - — keep promises.
- Workers who are not dependable
  - — arrive at work late.
  - — do not finish their assigned work.
  - — don't call in when they are sick.
  - — are often absent from work.
  - — make excuses.

Honesty
- Workers who are honest
  - — admit their mistakes.
  - — say what they really think.
- Workers who are not honest
  - — may steal on the job.
  - — try to get away with as much as they can.

Willingness to learn
- Workers who are willing to learn
  - — listen carefully to directions.
  - — ask questions when they do not understand.
  - — try new things.
  - — learn from their mistakes.
- Workers who are not willing to learn
  - — don't pay attention to directions.
  - — dislike taking advice.

Willingness to accept criticism
- Workers who are willing to accept criticism
  - — follow advice given.
  - — learn from suggestions.
  - — accept criticism without getting angry.
- Workers who are not willing to take criticism
  - — get angry when criticized.
  - — think they are always right.
  - — make the same mistakes again and again.

To get an idea about your own job attitudes, do the following activity.

ACTIVITY 2

Rate yourself on these work skills. Use the chart in your Student Response Booklet.

1. Getting along and working well with others
2. Completing the work given to me
3. Making decisions on my own
4. Adjusting to changes
5. Following instructions from people above me
6. Working as a member of a team

7. Working without close supervision
8. Working under pressure when I need to
9. Arriving on time and calling in when sick
10. Learning from mistakes and accepting advice

Almost all employers expect their workers to be honest, hard working, and prompt. However, other types of behavior may depend on the job. In some jobs, people have to work fast all the time. In other jobs, it doesn't matter how fast the work is done. In some types of work, the boss is always around. In other types of work, the boss gives directions and then leaves.

You may want to find out more about what is expected in a job which interests you. Activity 3 should be helpful.

ACTIVITY 3

Pick some types of work that interest you. Arrange to talk to someone who does this job. If you don't know anyone yourself, talk to your teacher. He or she should be able to help.

When you do talk to someone about the job, take notes. Try to find out some of the following things.

1. Do you work with many other people?
2. Do you work mostly alone?
3. Is the boss around most of the time?
4. Do you make a lot of decisions yourself?
5. Is there pressure on the job?
6. What are you expected to do on the job?
7. What chance is there to get ahead?

Write what you found out in your Student Response Booklet.

GETTING AHEAD

In order to get ahead in the work world, it helps to have goals. You can get a better idea about the work you want to do by thinking of goals. Once you have set some goals, you can work on reaching them.

ACTIVITY 4

Make a list of your goals in the following areas:

A. Work Goals—What kind of work do you want to do? Think of three possible jobs.
B. Non-work Goals—What types of free time activities interest you? What kinds of vacations do you want to take?
C. Learning Goals—What would you like to learn? What skills do you want to get?

Write your answers in the Student Response Booklet.

One of the best ways to get ahead in most jobs is to enter a training program. This may be on-the-job training. It may be a trade school. It may also be a college.

Some job training programs last only a few months. Others take several years to complete. Often a person's employer will help pay for further training.

Do Activity Five to find out about training in your area.

ACTIVITY 5

You will need the Yellow Pages of the phone book. If you live in a small town, use the phone book from the nearest large city. Look under "Schools." They are often listed like this.

Business and Secretarial
Correspondence
Industrial, Technical, Trade
Medical and Dental Assistant
Universities and Colleges

Look through the places listed. Pick one that has something of interest to you. Write the name, address, and phone number in your Student Response Booklet.

Write or call the school. Ask the school to mail you information about its program.

STUDENT RESPONSE BOOKLET
JOB ATTITUDES AND BEHAVIOR

OK-6

NAME _____

DATE _____

ACTIVITY 1

Write your communication problem here. Next figure out how better communication could have helped.

_____

_____

_____

ACTIVITY 2

Rate yourself on these work skills

5 = Excellent
4 = Good
3 = Average
2 = Below average
1 = Need improvement

WORK SKILLS	5	4	3	2	1
1. Getting along and working well with others					
2. Completing the work given to me					
3. Making decisions on my own					
4. Adjusting to changes					
5. Following instructions from people above me					
6. Working as a member of a team					
7. Working without close supervision					
8. Working under pressure when I need to					
9. Arriving on time and calling in when sick					
10. Learning from mistakes and accepting advice					

ACTIVITY 3

What type of worker are you interested in talking to?

_____

_____

_____

_____

ACTIVITY 4

Work Goals—What kind of work do you want to do? Think of three possible jobs.

_____

_____

_____

_____

Non-Work Goals—What types of free time activities are you interested in?

_____

_____

_____

_____

What kinds of vacations do you want to take?

_____

_____

_____

_____

Learning Goals—What would you like to know more about?

_____

_____

_____

_____

What skills do you want to get?

_____

_____

_____

_____

ACTIVITY 5

Name of school _____

Address _____

_____

Phone number _____

OK-7: FINANCIAL AND LEGAL INFORMATION TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet the adult learner will know the financial and legal aspects of employment.

INTRODUCTION:
This packet covers the financial and legal aspects of work. It contains information about the social security card, W-2 form, W-4 form, union membership and the pay check stub. Further, it covers minimum wage, discrimination, and workmen's compensation laws.

ADAPTABILITY:
This packet is easily adaptable for use with the following methods of instruction: individualized, one-to-one tutorial, buddy systems, and group work.

READING LEVEL:
Some of the vocabulary may be difficult for low level readers. In the beginning of the packet the student is instructed to ask for vocabulary help if needed. Once the student has mastered this vocabulary list, he or she should experience success at Level I, Phase II.

MATHEMATICAL SKILLS:
The student will need to have a basic knowledge of addition, subtraction, multiplication and division.

PRE/POST TEST:

The pre/post test is to be administered before and after the student has completed the SAT packet. There are ten true/false questions on the test. The student should score 90% in order to test out of the packet.

The pre/post test contains some vocabulary that is introduced in the packet. You may wish to pronounce words for the student when giving the pre-test.

Answers to Pre/Post test:

1. F	6. F
2. T	7. T
3. F	8. F
4. F	9. T
5. T	10. T

Answers to Activity 3 are: $245 $44

SKILLS OBJECTIVES:

Reading
- Develops vocabulary
- Obtains information
- Makes comparisons
- Derives personal relevance

Writing
- Fills out forms

Speaking, Listening, Viewing
- Conveys or seeks information
- Derives personal relevance
- Persuades or appeals to emotions

Problem Solving
- Obtains needed information
- Examines personal values
- Examines constraints

Interpersonal Relations
- Interacts with others
- Explains goals, ambitions, interests, preferences and needs

Computation
- Divides numbers
- Adds decimals
- Subtracts decimals
- Multiplies decimals
- Divides decimals
- Multiplies fractions

PRE/POST TEST

Mark the following as True or False.

_____ 1. Gross pay is money left after taxes.

_____ 2. A person must have a social security card to get a job.

_____ 3. Ins. on a pay check stub stands for inspection.

_____ 4. Time and a half means a worker gets paid twice as much for overtime.

_____ 5. Workmen's compensation pays workers who get hurt on the job.

_____ 6. Every job is covered by minimum wage laws.

_____ 7. Social security tax is the same thing as F.I.C.A.

_____ 8. A W-2 form shows the number of people you claim as tax deductions.

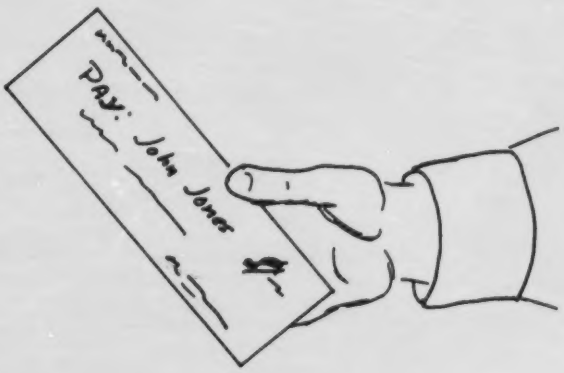
_____ 9. It costs money to join a union.

_____ 10. Indiana has a law to protect handicapped people from job discrimination.

To the student...

This packet is about pay checks and legal rights on the job. You will find out about social security and withholding tax. You will also find out about pay rates. There is a section on discrimination laws, minimum wage, and workmen's compensation.

You need to know the following words to do this packet. If there are words you cannot say, ask your teacher to help you.



Application—form to fill out
Compensation—money given for job injury
Deduction—money taken out of pay
Discrimination—unfair treatment of a person because of race, sex, or age
Employee—a person who works for someone else
Employer—person or company that has people working for money
FICA—money taken out of pay check for old age; also called Social Security
Fringe benefits—extra things a worker gets like vacation and insurance
Gross pay—amount of money earned before taxes
Minimum wage—lowest wage that can legally be paid
Net pay—pay left after deductions

When you start a job, you must fill out a government form. It is called a W-4 Employee's Withholding Allowance Certificate. This form is for the U.S. government income tax. Money is taken out of your pay check for income tax. Some people get money back at the end of the year. Some people must pay more when they turn in their income tax return.

Look at the withholding form on the next page.

Line (a) Most people fill this in with a 1.

Line (b) This means your husband or wife. Do not fill this in if your spouse is also working unless he or she wrote "0" for line (a).

Lines (c, d, e, f) If you don't understand these, ask your teacher.

Line (g) Dependents include children, elderly parents, or others in your house who do not work. These dependents must rely on you for food, clothing, and housing.

Line (h) If you fill this in with a 1, you may owe money at the end of the year.

Figure Your Total Withholding Allowances Below

(a) Allowance for yourself—enter 1 . . . . . _____

(b) Allowance for your spouse—enter 1 . . . . . _____

(c) Allowance for your age—if 65 or over—enter 1 . . . . . _____

(d) Allowance for your spouse's age—if 65 or over—enter 1 . . . . . _____

(e) Allowance for blindness (yourself)—enter 1 . . . . . _____

(f) Allowance for blindness (spouse's)—enter 1 . . . . . _____

(g) Allowance(s) for dependent(s)—you are entitled to claim an allowance for each dependent you will be able to claim on your Federal income tax return. Do not include yourself or your spouse * . . . . . _____

(h) Special withholding allowance—if you are single with only one employer, or married with only one employer and your spouse is not employed—enter 1** . . . . . _____

Allowance(s) for itemized deductions—if you do plan to itemize deductions on your income tax return, enter the number from the table on back** . . . . . _____

(i) Total—add lines (a) through (i) above. Enter here and on line 1, Form W–4 below . . . . . _____

* If you are in doubt as to whom you may claim as a dependent, see the instructions which come with your last Federal income tax return or call your local Internal Revenue Service office.

** This allowance is used solely for purposes of figuring your withholding tax, and cannot be claimed when you file your tax return.

See Table on Back if You Plan to Itemize Your Deductions

Completing Form W–4.—If you find that you are entitled to one or more allowances in addition to those which you are now claiming, increase your number of allowances by completing the form below and filing it with your employer. If the number of allowances you previously claimed decreases, you must file a new Form W–4 within 10 days. (Should you expect to owe more tax than will be withheld, you may use the same form to increase your withholding by claiming fewer or "0" allowances on line 1, or by asking for additional withholding on line 2, or both.)

▼ Give the bottom part of this form to your employer; keep the upper part for your records and information ▼

..... Cut along this line .....

Form **W-4**
(Rev. Dec. 1978)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name _____ Your social security number _____

Home address (Number and street or rural route) _____ Marital status ☐ Single ☐ Married (If married but legally separated, or spouse is a nonresident alien, check the single block.)

City or town, State and ZIP code _____

1 Total number of allowances you are claiming . . . . . _____

2 Additional amount, if any, you want deducted from each pay (If your employer agrees) . . . . . $ _____

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ _____ Date ▶ _____, 19____

10—03007-1

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When you fill out a job form, there is always a place to put your Social Security number. When you get a pay check some money is taken out for your social security account. The company you work for must also put money into your social security account. You get the money back in monthly checks when you retire. There are a few other ways to get social security money. If you are badly hurt or sick for a long time, you may apply. Also if you die, your family may apply for your Social Security.

If you do not have a Social Security number, work Activity 1.

ACTIVITY 1

Look up the address of the Social Security Office nearest you. Write the information in your Student Response Booklet.

Fill out the sample "Application for a Social Security Number." If you are not sure about any of the questions, ask your teacher for help.

Plan to make a trip to the Social Security Office to fill out a real application. You need to take proof of age, who you are, and your citizenship or alien status.

ACTIVITY 2

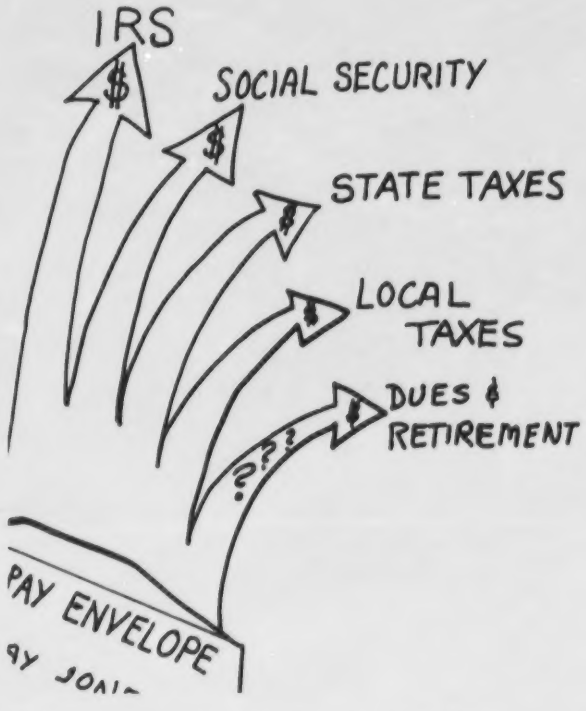
Fill out the Employee's Withholding Allowance Certificate in your Student Response Booklet.

At the end of the year you will receive a W-2 form. This form comes from your employer. It tells how much income tax was taken out of your pay check. You need to use this figure to file your income tax return. This has to be done by April 15th every year.

Another tax that is taken out is called the state tax. This money goes to the State of Indiana to run the state government.

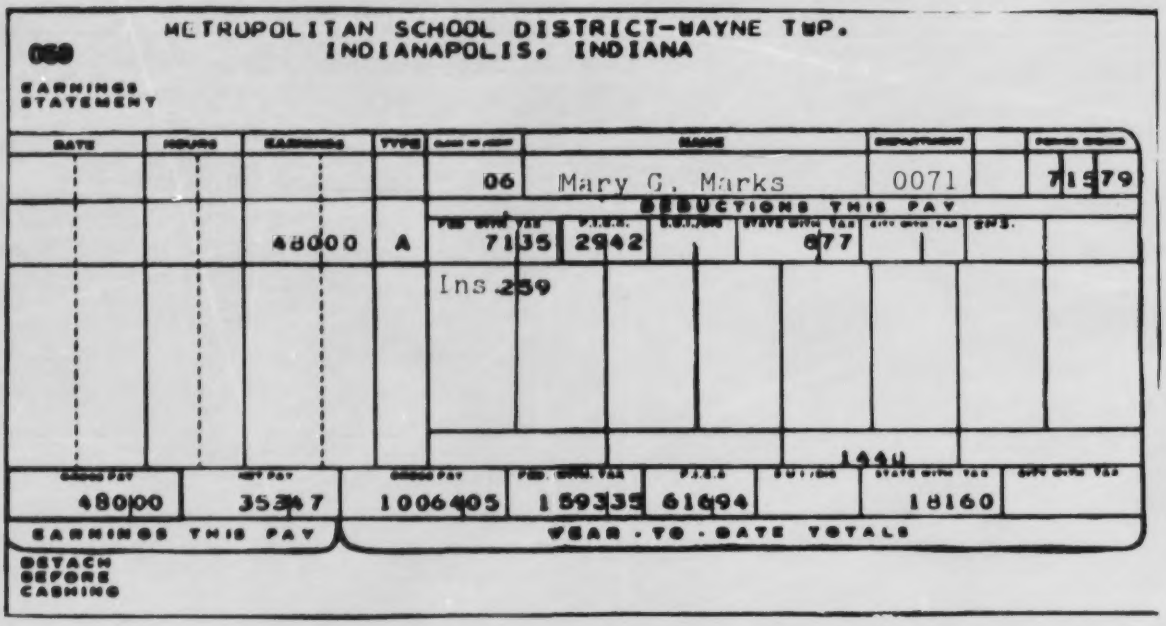
Other possible monies taken out of your pay could be:

insurance
union dues
school tax
city tax
retirement



The amount of money you get after everything is taken out or deducted is called net

pay. Pay before deductions is gross pay. Look at the pay check stub for Mary G. Marks.



METROPOLITAN SCHOOL DISTRICT-WAYNE TWP.
INDIANAPOLIS, INDIANA

059

EARNINGS STATEMENT

DATE	HOURS	EARNINGS	TYPE		NAME			
				06	Mary G. Marks	0071		71579

DEDUCTIONS THIS PAY

		48000	A	7135	2942		677		
				Ins 259					
							1444		

GROSS PAY	NET PAY	GROSS PAY	FED. WITH. TAX	F.I.C.A.	SUI/SDI	STATE WITH. TAX	CITY WITH. TAX
48000	35347	1006405	159335	61694		18160	

EARNINGS THIS PAY | YEAR-TO-DATE TOTALS

DETACH BEFORE CASHING

Let's look at this pay check stub item by item. Start in the top left hand corner.

Employee No.—Employee number is the company code for a worker

Name—Employee or workers' name

Dept.—Department

Period ending—This is the date when a pay period ends. It may be one week, two weeks, or one month.

Fed. With Tax—Federal Withholding Tax is the same thing as income tax.

F.I.C.A.—These letters mean social security money withheld.

State tax—money withheld for the State of Indiana

Ins.—Insurance or money taken out for life and/or health insurance

Gross pay—how much money was earned

Net pay—amount of the pay check. To figure net pay, subtract all deductions from gross pay.

Year to date totals—This means the amount of money earned since the beginning of the year. It also shows how much the deductions add up to be. The beginning of the year is not January 1 at all jobs. For example, for teachers and other school workers, the beginning may be in July or August.

There are several ways to figure pay. These ways depend on the type of work. Look at the following list. Then work Activity 3.

Salary—person is paid by the year

Hourly—person is paid by the hour

Piece work—person is paid a certain amount of money for each item he or she completes. For example, a seamstress might be paid so much per blouse or a farm worker might be paid so much per bushel.

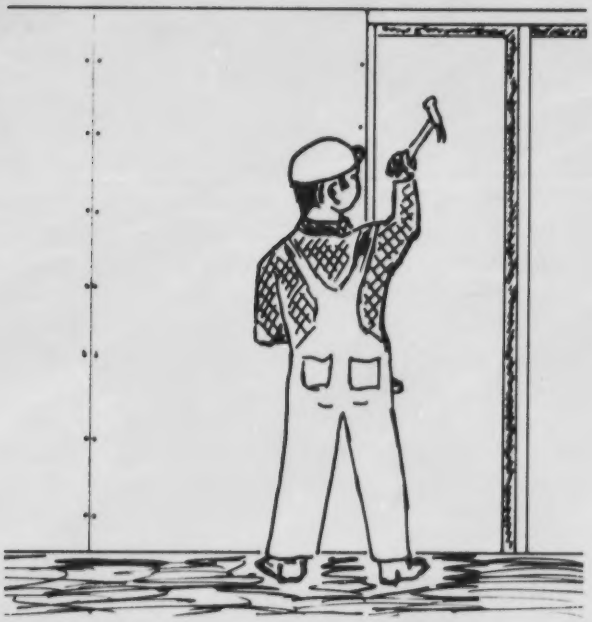
Overtime—person is paid more for working extra hours. Overtime is usually time and a half or double time.

Time and a half—divide hourly pay by two and add this to regular pay. For example, if a worker's hourly pay is $4.00, time and a half equals $6.00.

Double time—multiple hourly pay by two.

ACTIVITY 3

Read about the following workers. Then figure out how much they earned. Write your answers in your Student Response Booklet.



Worker #1—Sam Little
Sam is a construction worker. He gets paid by the hour. Sometimes he works on weekends. He gets time and a half for working on Saturday and Sunday. Sam's hourly pay rate is $5.00. Using his work record, figure out his gross pay for the week.

Work record—Sam Little—Week of August 20, 1979.

Monday	8 to 4	8 hrs.
Tuesday	8 to 4	8 hrs.
Wednesday	8 to 4	8 hrs.
Thursday	8 to 4	8 hrs.
Friday	8 to 4	8 hrs.
Saturday	10 to 4	6 hrs.

Worker #2—Hazel York
Hazel is a farm worker during the summer. She usually picks fruit. During the apple picking season she worked for five days picking apples. She got paid 50¢ for every bushel of apples she picked. What was Hazel's pay for the five days?

Day	Number of bushels picked
1	15
2	24
3	7
4	23
5	19

Many jobs have extras such as paid vacations and insurance. The extras are called fringe benefits. A retirement plan is a fringe benefit. A yearly bonus at Christmas is another example of a fringe benefit.

At many large companies fringe benefits are arranged by a labor union. A labor union is a group of workers who work for the same company or are in the same trade.

Union members band together to get better pay and more benefits. Unions are run by union dues. All workers in the union must pay the dues. Some unions offer training programs. They also offer job security. To work at some places, you must join the union. If you have questions about a certain union, go to the union office. You will be able to get answers there.

As a worker you have several legal rights. The rights have to do with job discrimination and pay. Discrimination means that a person is not treated equally because of his or her:

race
religion
sex
natural origin
age

It is against the law to discriminate in hiring, firing, layoffs, raises, wages, and training. To be covered by the federal law, an employer or union must have at least 15 employees or members. To be covered under the Indiana law an employer must have six or more workers except for age discrimination. An employer needs only one employee to be

covered by this law. It is illegal to discriminate against people because they are between 40 and 65. Indiana law also says it is illegal to discriminate against a handicapped person. As long as the person can do the job, the handicap should not matter.

The following story is an example of discrimination. Caron Taylor worked in a large office. She was assistant manager in the bookkeeping department. She had been with the company for eight years. She had done her job well. The head bookkeeper retired. Caron thought she would get the job. However, she was wrong. The president of the company hired a man to be head bookkeeper. He told Caron she could probably do the job, but the head bookkeeper had always been a male. The president wanted to keep it this way. Caron's story is an example of sex discrimination. She filed a complaint with the EEOC.

EEOC stands for Equal Employment Opportunity Commission. It is in Indianapolis. The EEOC sent her a complaint form to fill out. She had to wait several months. After the wait she went to see a lawyer. They filed a court case and won.

ACTIVITY 4

Use one of the types of discrimination to make up an example case. Write your answers in your Student Response Booklet. Types of discrimination:

race
sex
natural origin
age
handicapped

Now let's look at pay rights. Most people must receive a minimum wage. This means it is illegal to pay less than the legal wage per hour. There is a federal minimum wage and one set by the state. The federal minimum wage is higher than the state wage. To be covered by the state minimum wage, an employer must have four or more workers. In some jobs, minimum wage does not have to be paid. The list below includes some of these jobs:

workers under 18
people who clean house
people who work for close relatives
student nurses in a hospital
farm workers
students who work for their school

Only certain types of workers are covered by the federal minimum wage. This law was passed by Congress, so it has to do with work that goes on in more than one state. People covered are those who travel between states or make goods which are shipped to another state. The following workers are not covered by federal minimum wage.

business executives
teachers
employers of small newspapers
fishermen
baby sitters
people who work in seasonal recreational business

People who work in jobs covered by minimum wage must get over time pay. They must be paid at time and a half for any work over 40 hours per week. This does not apply to all jobs.

If you are not sure whether a job is covered by the minimum wage law, this is what you can do. Call the Wage and Hour Division office of the U.S. Labor Department. It should be listed in the yellow or blue pages under Governmental Offices, U.S. Department of Labor. This is also the place to file a complaint.

ACTIVITY 5

Look in the phone book for the address and

phone number of the Wage and Hour Division. Write this information in your Student Response Booklet.

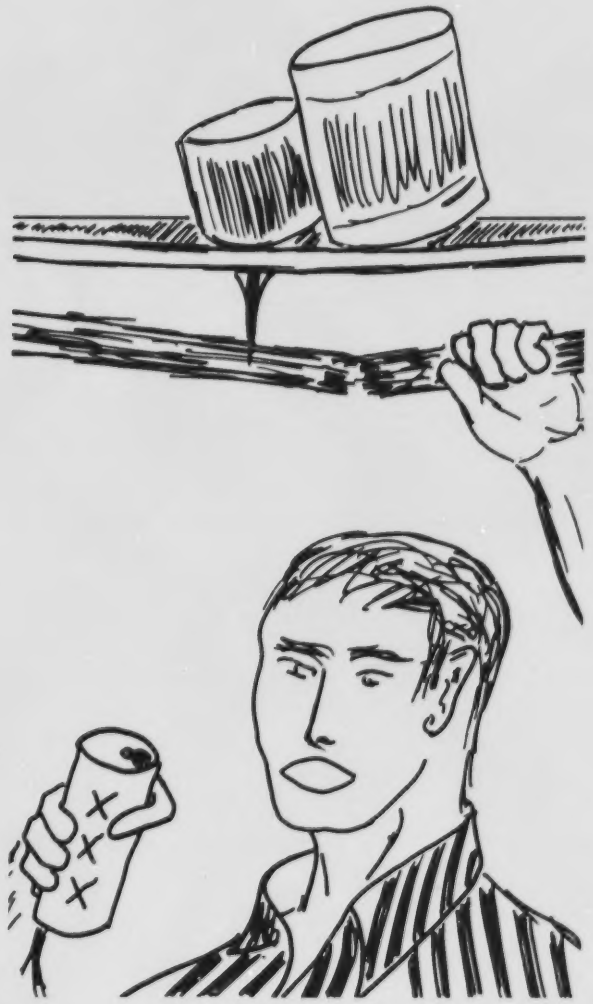
There is one more legal right every worker should know. It is called workmen's compensation. It is a state law that protects people who are hurt on the job. The only jobs not covered are people who clean homes and farm workers.

The law says that doctor and medical bills will be paid. Also if a person is not able to work for awhile he or she gets 2/3 of regular weekly wages up to $135. Payments can last as long as 500 weeks. In case of death, the family will receive a death benefit.

No money will be paid if the worker is hurt for the following reasons:

injury was done on purpose.
worker was drinking.
worker was breaking the law.
worker did not take proper safety precautions.
worker broke a rule which is written in large letters in work area.

To get workmen's compensation benefits, the worker must tell the employer within 30 days of the injury. The worker and employer decide how much will be paid. This agreement is sent to a board for review. It may change the agreement if it is too high or too low. The agreement can then be enforced by the court.



STUDENT RESPONSE BOOKLET
OK-7: PAY CHECK AND LEGAL INFORMATION

NAME _____

DATE _____

ACTIVITY 1

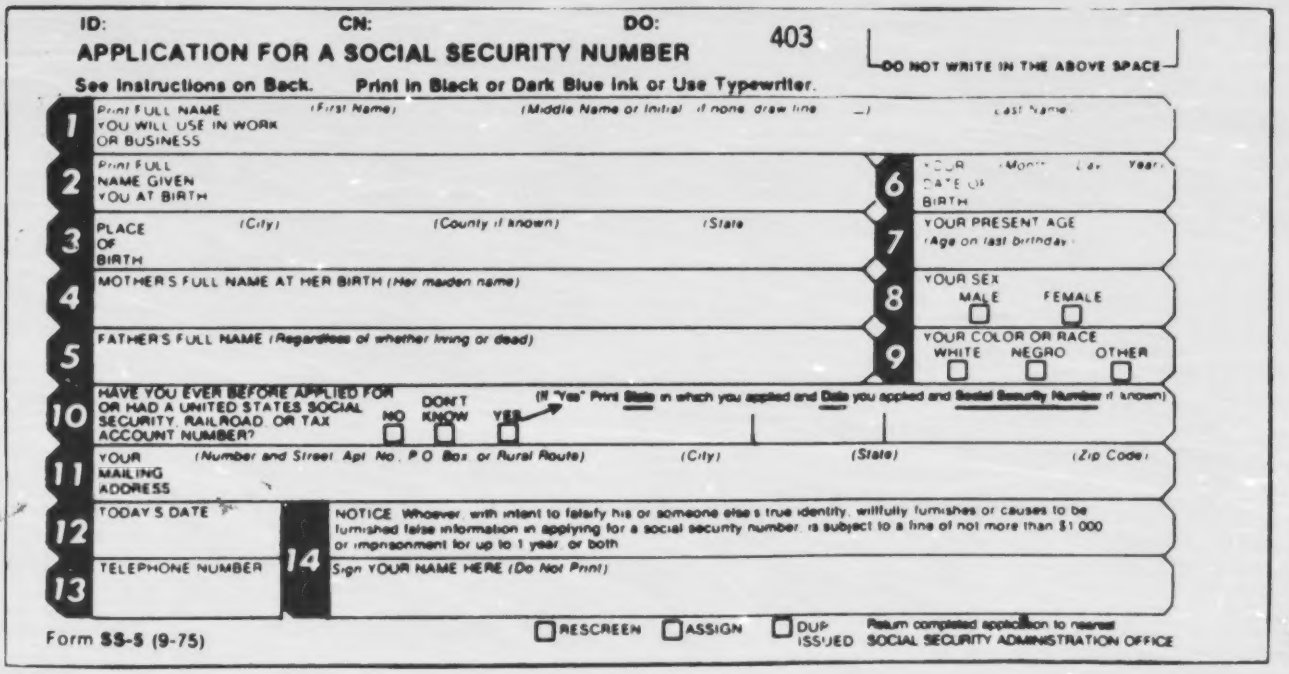
Do this only if you **do not** have a Social Security number.

What is the address of the Social Security Office nearest you?

_____

_____

Fill out the following application.



ID: CN: DO:

APPLICATION FOR A SOCIAL SECURITY NUMBER 403

DO NOT WRITE IN THE ABOVE SPACE

See Instructions on Back. Print in Black or Dark Blue Ink or Use Typewriter.

1 Print FULL NAME YOU WILL USE IN WORK OR BUSINESS (First Name) (Middle Name or Initial - if none, draw line -) (Last Name)

2 Print FULL NAME GIVEN YOU AT BIRTH

3 PLACE OF BIRTH (City) (County if known) (State)

4 MOTHER'S FULL NAME AT HER BIRTH (Her maiden name)

5 FATHER'S FULL NAME (Regardless of whether living or dead)

6 YOUR DATE OF BIRTH (Month Day Year)

7 YOUR PRESENT AGE (Age on last birthday)

8 YOUR SEX MALE ☐ FEMALE ☐

9 YOUR COLOR OR RACE WHITE ☐ NEGRO ☐ OTHER ☐

10 HAVE YOU EVER BEFORE APPLIED FOR OR HAD A UNITED STATES SOCIAL SECURITY, RAILROAD, OR TAX ACCOUNT NUMBER? NO ☐ DON'T KNOW ☐ YES ☐ (If "Yes" Print State in which you applied and Date you applied and Social Security Number if known)

11 YOUR MAILING ADDRESS (Number and Street, Apt. No., P.O. Box, or Rural Route) (City) (State) (Zip Code)

12 TODAY'S DATE

13 TELEPHONE NUMBER

14 NOTICE: Whoever, with intent to falsify his or someone else's true identity, willfully furnishes or causes to be furnished false information in applying for a social security number, is subject to a fine of not more than $1,000 or imprisonment for up to 1 year, or both

Sign YOUR NAME HERE (Do Not Print)

Form SS-5 (9-75) ☐ RESCREEN ☐ ASSIGN ☐ DUP ISSUED Return completed application to nearest SOCIAL SECURITY ADMINISTRATION OFFICE

70

ACTIVITY 2

Figure Your Total Withholding Allowances Below

(a) Allowance for yourself—enter 1 . . . . . _____

(b) Allowance for your spouse—enter 1 . . . . . _____

(c) Allowance for your age—if 65 or over—enter 1 . . . . . _____

(d) Allowance for your spouse's age—if 65 or over—enter 1 . . . . . _____

(e) Allowance for blindness (yourself)—enter 1 . . . . . _____

(f) Allowance for blindness (spouse's)—enter 1 . . . . . _____

(g) Allowance(s) for dependent(s)—you are entitled to claim an allowance for each dependent you will be able to claim on your Federal income tax return. Do not include yourself or your spouse * . . . . . _____

(h) Special withholding allowance—if you are single with only one employer, or married with only one employer and your spouse is not employed—enter 1** . . . . . _____

Allowance(s) for itemized deductions—if you do plan to itemize deductions on your income tax return, enter the number from the table on back** . . . . . _____

(i) Total—add lines (a) through (h) above. Enter here and on line 1, Form W–4 below . . . . . _____

* If you are in doubt as to whom you may claim as a dependent, see the instructions which come with your last Federal income tax return or call your local Internal Revenue Service office.

** This allowance is used solely for purposes of figuring your withholding tax, and cannot be claimed when you file your tax return.

See Table on Back if You Plan to Itemize Your Deductions

Completing Form W–4.—If you find that you are entitled to one or more allowances in addition to those which you are now claiming, increase your number of allowances by completing the form below and filing it with your employer. If the number of allowances you previously claimed decreases, you must file a new Form W–4 within 10 days. (Should you expect to owe more tax than will be withheld, you may use the same form to increase your withholding by claiming fewer or "0" allowances on line 1, or by asking for additional withholding on line 2, or both.)

▼ Give the bottom part of this form to your employer; keep the upper part for your records and information ▼

Cut along this line

Form **W-4**
(Rev. Dec. 1978)
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

(This certificate is for income tax withholding purposes only; it will remain in effect until you change it.)

Type or print your full name

Your social security number

Home address (Number and street or rural route)

Marital status
☐ Single ☐ Married
(If married but legally separated, or spouse is a nonresident alien, check the single block.)

City or town, State and ZIP code

1 Total number of allowances you are claiming . . . . . _____

2 Additional amount, if any, you want deducted from each pay (if your employer agrees) . . . . . $

I certify that to the best of my knowledge and belief, the number of withholding allowances claimed on this certificate does not exceed the number to which I am entitled.

Signature ▶ _____ Date ▶ _____, 19____

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ACTIVITY 3

Worker #1 earned_____

Worker #2 earned_____

ACTIVITY 4

Write your example case of discrimination here.

_____

_____

_____

_____

_____

ACTIVITY 5

Wage and Hour Division Office

Address _____

_____

Phone _____

OK-8: JOB SATISFACTION
TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet the adult learner will understand aspects of employment, other than financial, which would affect the individual's satisfaction with a job.

INTRODUCTION:
This packet is designed to help the student clarify some various reasons for job satisfaction. It also includes a check list to help the student identify his or her own job satisfaction preferences.

ADAPTABILITY:
This packet is easily adaptable for individualized and one-to-one tutorial teaching methods. You may also wish to hold a group session. You need at least three or four people in your classroom who are interested in participating in a group. They should agree on a time that is convenient to meet.

Group Session
Have a resource person come in to talk about job satisfaction. This may be a vocational counselor, personnel director, or employment counselor.

or

You may wish to lead a discussion yourself. Students can discuss their past employment experiences. Focus the discussion on what leads to job satisfaction. Start the discussion with a job experience of your own.

READING LEVEL:
The student should experience success with this packet if he or she reads at Level I, Phase II.

MATHEMATICAL SKILLS:
There are no special math skills required to work in this packet.

PRE/POST TEST:
The material in this packet does not lend itself to a pre/post test. The content relies on personal preferences.

SKILLS OBJECTIVES:
Reading
- Develops vocabulary
- Obtains information
- Identifies purpose
- Interprets ideas

Writing
- Makes lists

Speaking, Listening, Viewing and Interpersonal Relations
- Seeks or conveys information
- Interacts with others
- Derives personal relevance

Problem Solving
- Obtains information
- Examines personal values
- Examines constraints
- Plans alternative strategies

To the student...
This packet talks about things that make a job worthwhile. Money is just one of many reasons people work.

While working in this packet, you will learn what kinds of things lead to job happiness for you. You will also read about some problems that other people have had.

People in the United States often think that the more money they make the happier they will be. But this is often not true. A great many people dislike their work. Because they make good money, they keep the job.

Liking your work is called **job satisfaction**. There are many reasons for job satisfaction besides money. Look at the following list:

1. job close to home
2. regular hours
3. rewarding work
4. fellow workers easy to get along with
5. paid vacations and insurance
6. chance for job advancement
7. good working conditions
8. good retirement/pension plan

These are some of the things that may lead to **job satisfaction**.

If you combine several of these things, money may not be the most important thing to consider.

ACTIVITY 1

Think about your own job satisfaction. Now make a list of the job related things that are most important to you. Write your answers in the Student Response Booklet.

TOM TROY'S STORY

Tom Troy finished high school in June. He was planning to get married in early August. He had been living with his parents. He was working part-time at a grocery. He was now ready to find a full-time job and a place to live.

Tom had pretty good luck with job hunting. He got two good job offers. The job offers were for very different types of work. One job was an inside office job. The other was an outside construction job.

On the inside job, Tom could work as a shipping clerk. The office was located in the part of town in which he wanted to live. There was a good chance to advance if he worked hard. The company would reimburse him for related college courses. The company would also provide life insurance for him and his wife. It seemed like a good job except for the pay. The starting pay was low. It would be two or three years before Tom would make good money.

The other job was interesting, too. The best thing about it was the money. The construction company paid $8.50 an hour. That kind of money could really get the marriage off to a good start! But there was not much chance of getting ahead. Tom would have to work outside in all kinds of weather. He would also

have to travel. The construction company had work sites in three states. Tom would have to be ready to go where he was needed.

Each of us has different ideas about **job satisfaction**. To get a better idea of your own feelings, work the next activity.

ACTIVITY 2

Make a list of the good points or advantages of the shipping clerk job. Also list the disadvantages or bad points. Do the same for the construction job. Write your lists in your Student Response Booklet.

ACTIVITY 3

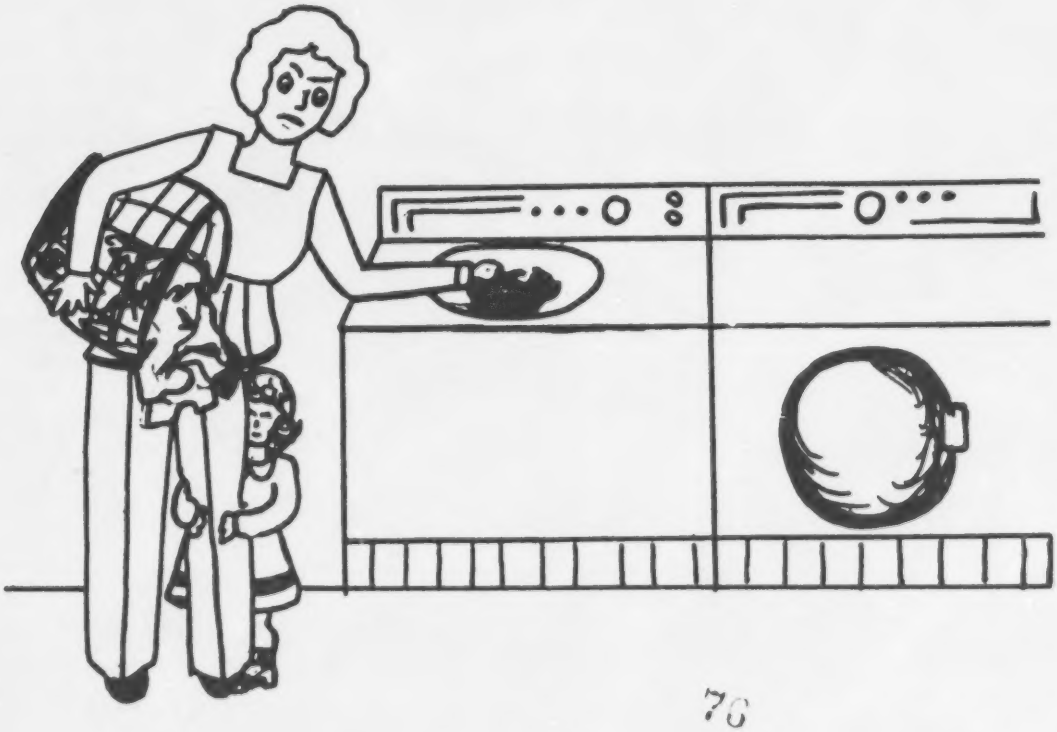
Look for this check list in the Student Response Booklet. Decide how you feel about each statement. Then make a check mark in the column that tells **how** you feel.

I would like to work for a large company.
I would rather work alone.
I like lots of responsibility.
I like short hours—no more than an 8 hr. day.
I like to do a variety of things on the job.
I like a fast-paced, exciting job.
I like to work indoors in a pleasant place.
I am bothered by lots of loud noise.
I like to do the same thing over and over.
Dangerous types of work bother me.
I am willing to move out of town for a better job.
I work well under pressure to get the job done.
I want to get ahead on the job.
I like to live close to work.
I like to work with machines.
I am interested in an early retirement.
I like to travel on the job.
I want to be self-employed.
It is O.K. with me to work long hours or weekends.
I like the chance for overtime.
I want job security.
I like to work at a slow pace—no pressure job.
I like to work outdoors in all types of weather.

PATTY MOORE'S STORY:

People who are not happy on the job may take it out on family or friends. That is what happened in the case of Patty Moore.

Patty had been a homemaker for several years. She had two girls. The youngest girl, Kim, would be ready to start school soon. Patty wanted to go to work. She and her husband agreed they could use some extra money.



Patty got a job as an aide at a day care center. She had always liked children. The woman who ran the center seemed nice and the pay was good. However, in a few weeks Patty decided that she had taken the wrong job. There were a lot of small babies. At least one was crying most of the time. This got on Patty's nerves. She also had to drive across town in rush-hour traffic. When Patty got home at night she was usually in a bad mood. Fighting the traffic was almost more than she could take after a day of crying babies.

The only good thing about Patty's job was the money. Now the family could go out more often. They liked to go to movies. Sometimes they liked to eat out.

Patty and her husband decided to try to save some money for a nice vacation. They had not taken a vacation trip since the girls were born.

As the weeks went on, Patty disliked her job more and more. Winter had come and the snow and ice made the driving worse. Patty started to get headaches. She was sure it was from tension. She really wanted to quit her job. But she kept thinking about the vacation money. The family would be disappointed if there were no vacation. POOR PATTY!!

Most of us have had problems somewhat like Patty's. We probably know what is best for us. But we don't want to disappoint someone else.

ACTIVITY 4

Answer the following questions. Write the anwers in the Student Response Booklet.

1. What were Patty's job problems?
2. What were Patty's family problems?
3. What do you think is the best way to solve the problem?

ACTIVITY 5

Think about the jobs you have had. Pick out one job and think about it. Then complete this activity. Write the answers in the Student Response Booklet.

1. Make a list of the things you **did** like about the job.
2. Make a list of the things you **did not** like about the job.

This list should give you an idea of things that lead to **job satisfaction**.

STUDENT RESPONSE BOOKLET
OK-8: JOB SATISFACTION

NAME _____

DATE _____

ACTIVITY 1

Make a list of things that are important to you on the job.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

ACTIVITY 2

SHIPPING CLERK

Advantages	Disadvantages

CONSTRUCTION JOB

Advantages	Disadvantages

ACTIVITY 3

Dependent on how you feel, check yes, no, or maybe.

	yes	no	maybe
I would like to work for a large company.			
I would rather work alone.			
I like lots of responsibility.			
I like short hours—no more than an 8 hr. day.			
I like to do a variety of things on the job.			
I like a fast-paced, exciting job.			
I like to work indoors in a pleasant place.			
I am bothered by lots of loud noise.			
I like to do the same thing over and over.			
Dangerous types of work bother me.			
I am willing to move out of town for a better job.			
I work well under pressure to get the job done.			
I want to get ahead on the job.			
I like to live close to work.			
I like to work with machines.			
I am interested in an early retirement.			
I like to travel on the job.			
I want to be self-employed.			
It is O.K. with me to work long hours or weekends.			
I like the chance for overtime.			
I want job security.			
I like to work at a slow pace—no pressure job.			
I like to work outdoors in all types of weather.			

ACTIVITY 4

1. What were Patty's job problems?

_____

_____

_____

_____

2. What were Patty's family problems?

_____

_____

_____

_____

3. What do you think is the best way to solve the problems?

_____

_____

_____

_____

_____

ACTIVITY 5

Type of job_____

Things I liked about the job disliked about the job

1. _____
2. _____
3. _____
4. _____
5. _____

OK-9: SERVICES FOR THE UNEMPLOYED TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet the adult learner will be aware of the services which are available to unemployed persons. Further, the adult learner will be able to implement various strategies which will reduce the stress of unemployment.

INTRODUCTION:
This packet contains information and activities primarily for those students who have been employed in the past, but who are currently suffering the stress of unemployment. Emphasis is on acquainting the student with the offices that may help the unemployed, temporary job opportunities, and how to handle budget problems.

The following Project DECIDE packets should also be helpful to students interested in this packet.

- OK-1: Employment Information Services
- OK-4: Employment Agencies
- OK-5: Job Applications and Interviews
- CR-1: Community Services

ADAPTABILITY:
This packet is easily adaptable for use with the following methods of instruction: individualized, one-to-one tutorial, buddy systems, and group work.

MATERIALS:
The form for aid from the township trustee's office will need to be obtained from the local office.

READING LEVEL:
The student should experience success with this packet if he or she reads at Level I, Phase II.

MATHEMATICAL SKILLS:
There are no special math skills required to work in this packet.

PRE/POST TEST:
There is no pre/post test for the packet. Student interest should be the primary indicator for use.

SKILLS OBJECTIVE:
Reading
- Develops vocabulary
- Obtains information
- Reads maps
- Develops personal relevance
- Alphabetizes
- Skims

Writing
- Fills out forms
- Makes notes
- Makes lists

Speaking, Listening, Viewing
- Seeks information
- Presents information
- describes personal view

Problem Solving
- Defines the problem
- Obtains information
- Discusses alternatives
- Decides on a plan of action

Interpersonal relations
- Explains needs
- Resolves conflict

Computation
- Adds, subtracts
- Multiplies, divides

To the student...
This packet should help you if you are out of work. It has information about the places you can go to get money until you get another job. It has information about finding temporary work. It also includes activities which should help with budgeting and paying bills.

OFFICES THAT CAN HELP

People who are out of work are usually low on money. There are several places to go for help. Sometimes a worker loses his or her job and it is not the worker's fault. Such a person can apply for unemployment compensation. This is a state run program set up so that people who are out of work will have some money for food and expenses. If a person is "laid off" he/she can apply for unemployment compensation.

You cannot get money if you quit your job, unless you are about to be fired. If you are fired, you can often still get benefits. Your past employer has to prove there was good reason to fire you. If he or she cannot prove this, you can get benefits.

You will not be able to get benefits if you were fired for any of these reasons:

- poor attendance without a reason
- use of alcohol or drugs before or during work
- unsafe work habits
- violation of company rules
- refusal to follow instructions
- jail sentence after a conviction of a crime

There is also an earnings test before you can get unemployment. You must have earned a certain amount in a 12 month period. You can find out more about this at the unemployment office.

Finally you must be able and willing to work at the time you apply for benefits. You must accept any work that is "suitable." This means work that is like what you have done in the past. When you go to the Unemployment Compensation Office you must also sign up with the Indiana Employment Security Division. This is the office that finds jobs for people.

The amount of money you can get every week depends on two things.

1. the number of people in your family
2. how much you made when you were working

To apply for unemployment compensation, go to your local employment security office.

If you get turned down for benefits, you can appeal. To find out how to do this, see a lawyer. Do not wait too long. The appeal must be asked for within 20 days.

ACTIVITY 1

Use the phone book to find the number of the Unemployment Compensation Office. You will also need the address. Write both the number and address in the Student Response Booklet. Then fill out the unemployment compensation application form. This is also called the Eligibility Review Questionnaire.

Another place to go for help is to the office of the township trustee. Every township has a trustee. Indiana law says that the trustee may help people who need things like food and heat in order to live. Below is a list of what the trustee may pay for.

- food
- housing
- household supplies like appliances
- light, water, heat
- transportation necessary in job hunting

The law does not say he has to pay. He will decide each case as he hears it. The trustee can help only people who are willing to work. The trustee may ask a person to do work. This will be work for the township or a government office. The person works for the aid the trustee

has given. The pay rate is the hourly federal minimum wage. The trustee cannot ask to be paid back in cash.

ACTIVITY 2

For this activity, you are to fill out the form from the office of the township trustee. Your teacher will provide this form.

An unemployed person may be able to get food stamps. The food stamp office has a chart. It tells how much income a person or family may have and still get food stamps. The stamps may be used to buy food items. To find out more about food stamps and other community services, ask your teacher for packet CR-1.

WAYS TO FIND WORK

If you lose your job, there are several ways to start looking for work. The list below gives some ideas about where to look.

1. Ask friends, relatives and neighbors.
2. Read bulletin boards.
3. Sign up with the State Employment Service.
4. Read newspaper ads.
5. Look in the phone book yellow pages.

You may want to find temporary work. Sometimes there are ads in the newspaper for temporary workers. Also certain employment agencies find people temporary jobs. Temporary work lasts only a short time. It could last a few days, a week, or even a month.

Look at this ad placed by a temporary service. It places people in several types of jobs.

ACTIVITY 3

You will need the Yellow Pages of the phone book. If you live in a small town, use the book for the nearest large city. Look up Employment Agencies—Temporary. Pick one and write the name, address, and phone number in your Student Response Booklet.

What types of jobs are people placed in by this agency?

ACTIVITY 4

Look at the employment want ad section of your local newspaper. Try to find some temporary job ads. Then answer these questions in your Student Response Booklet.

1. Did you find any temporary job ads?
2. If yes, what kinds of jobs were they?

BUDGET PROBLEMS

If you are unemployed, it is a good idea to figure out the least amount of money it takes for you to live. This will give you a goal if you are seeking temporary work. You will also need information about your expenses before you apply to the township trustee.

ACTIVITY 5

For many people, money matters are private business. So you may use your own paper to answer the following questions. You need not use the Student Response Booklet.

How much money do you need each month for the following:

rent or mortgage _____

electric bill _____

water bill _____

gas bill _____

fuel bill _____

telephone _____

food _____

transportation _____

time payments
car _____

furniture _____

other _____

insurance _____

laundry _____

List anything else you must pay. Include only things that are really necessary.

Now add up all your expenses. This figure should give you a close idea of the least amount of money you need to live.

If you owe money to a company and can't pay, you could call and explain. It is best to write a letter explaining your problem. This way the company knows you intend to pay when you can. Sometimes payments can be lowered for awhile. Don't ignore bills you can't pay.

STEVE STONE'S STORY

Steve worked for a large trucking company. He had been with the company for almost ten years. The company had never laid off someone who had been around that long. However, Steve started to worry as the cost of fuel went up. The company was not getting as much business. The drivers were on strike more than usual. Steve worked on the dock. He noticed that he wasn't as busy as he used to be. Lots of his friends were getting laid off. Finally it happened to Steve. The boss said he was sorry, but business was bad. He told Steve he didn't have any idea how long the lay off would last.

Of course Steve was very worried. He had lots of time payments to make. He never thought about being laid off or losing his job. In the past several years he had bought things he wanted. He owed on a car, a color TV, a stereo, and a pool table.

After he got over the shock, Steve realized he would have some money coming in. He would get a small check from his union. He could collect unemployment benefits.

Steve's car payment was his most important bill. He knew he couldn't get along without his car. He decided to write to the finance company.

ACTIVITY 6

Suppose you had Steve's problem. Write a note to the finance company explaining the problem. Write the note in the Student Response Booklet.

Now you should have a better idea about how to deal with unemployment. The following Student Activity/Task Packets will also be helpful. If you want more information, ask your teacher for:

OK-1 & 2: Employment Information
Testing and Counseling
OK-4: Employment Agencies
OK-5: Job Applications and Interviews
CR-1: Community Services

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STUDENT RESPONSE BOOKLET
OCCUPATIONAL KNOWLEDGE 9

NAME _____

DATE _____

ACTIVITY 1

Unemployment Compensation Office:

Address _____

_____

Phone _____

Then fill out the unemployment compensation application form. This is also called the Eligibility Review Questionnaire.

Form 574
Rev. 8-79

ELIGIBILITY REVIEW QUESTIONNAIRE

ISF 85

CONFIDENTIAL RECORD
Pursuant to IC-22-4-19-6, IC 4-1-6

TO THE CLAIMANT:
Answer each question carefully and completely and bring this form with you on your next visit. Failure to complete and return the form will cause delay in your claim. FOR YOUR NEXT VISIT ONLY, please report on _____ at _____ for benefit rights interview.

FIRST NAME	INITIAL	LAST NAME	SOCIAL SECURITY ACCOUNT NUMBER
1			2

3. Did your last employer say you would be called back? ☐ YES ☐ NO
   A. If "Yes" enter Date employer indicated for recall _____
   B. Do YOU expect to return to work with this employer? ☐ YES ☐ NO

4. Do you have a definite prospect for work with any other employer? ☐ YES ☐ NO
   A. If "Yes", enter Employer Name _____ Starting Date _____

5. A. What type of work did you do on your last job? _____
   B. What other types of work have you performed? _____
   C. What types of work are you trying to find? _____

6. What is the minimum STARTING wage you are willing to accept?

7. Within what geographic area are you looking for work?

8. What means of transportation do you have to get to a job?

9. List any disability (illness, injury, handicap, pregnancy) that may influence the type of work you can perform.

10. A. What hours or shifts do you prefer to work? _____
    B. What hours or shifts are you willing to accept? _____

11. How do you normally find employment? (CHECK ONE OR MORE OF THE FOLLOWING)
    ☐ Personal Employer Contact ☐ Employment Service or Agency ☐ Labor Union ☐ Other (explain)

12. Are you receiving or will you receive severance pay or any form of pension? ☐ YES ☐ NO

13. Are you in business for yourself? That is, are you doing any work that brings you pay or may bring pay in the future? ☐ YES ☐ NO.

14. Do you operate a farm? ☐ YES ☐ NO.

15. Are you attending any college or university, technical or vocational school, or High School? ☐ YES ☐ NO.

16. How long have you resided in this area?

17. What do you think are your chances of finding work soon?

18. If offered a job, can you begin work at once? If no, explain

19. Employment Record, Last Three Jobs

EMPLOYER NAME	LENGTH OF JOB	RATE OF PAY	TYPE OF WORK PERFORMED

20. How do you plan to seek work?

21. Claimant Certification: I certify that all the information furnished on this form is true to the best of my knowledge and belief, knowing that the law provides penalties for making false statements.
    Date _____ Claimant Signature _____

Use reverse side for comments on Eligibility Review Program.

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ACTIVITY 2

The teacher will provide you with the form from the office of the township trustee. You are to fill in this form.

ACTIVITY 3

Look up Employment Agencies—Temporary. Pick one.

Name _____

Address _____

_____

Phone _____

In what types of jobs does this agency place people?

_____ _____

_____ _____

_____ _____

ACTIVITY 4

Look thru the employment want ad section of your local newspaper.

Did you find any temporary job ads? _____

If yes, what kinds of jobs were they?

_____ _____

_____ _____

_____ _____

ACTIVITY 5

How much money do you need each month for the following:

_____

rent or mortgage

_____

electric bill

_____

water bill

_____

gas bill

_____

fuel bill

_____

telephone

_____

food

_____

transportation

_____

time payments
car

_____

furniture

_____

other _____

insurance _____

laundry _____

ACTIVITY 6

Write your letter here. Start it:

Dear Sir:

OK-10: PLANNING FOR RETIREMENT
TEACHER'S GUIDE

PERFORMANCE OBJECTIVE:
Upon completion of this SAT packet the adult learner will have developed an understanding for retirement and will be able to deal effectively with it.

INTRODUCTION:
This packet is about retirement and the changes that occur at this time in a person's life. There is information on retirement planning and the problems of aging.

Any student approaching the retirement stage should benefit from the information contained in the packet. Few people are aware of the financial, physical, and psychological problems retirement may bring.

ADAPTABILITY:
This packet is easily adaptable for use with the following methods of instruction: individualized, one-to-one tutorial, buddy systems, and group work.

READING LEVEL:
The student should experience success with this packet if he or she reads at Level I, Phase II.

MATHEMATICAL SKILLS:
The student will need a basic knowledge of addition and subtraction.

PRE/POST TEST:
There is no pre/post test. Student interest should be the primary indication for placement in this packet.

ADDITIONAL MATERIALS NEEDED:
Telephone book
Letter writing paper
Envelope

SKILLS OBJECTIVES:
Reading
- Develops vocabulary
- Obtains information
- Draws conclusions

Writing
- Makes a list

Speaking, Listening, Viewing
- Conveys or seeks information
- Derives personal information

Problem Solving
- Obtains information
- Examines constraints
- Determines plan of action

Interpersonal relations
- Explains goals, ambitions, interests, preferences and needs
- Identifies potential conflicts

Computation
- Adds decimals
- Subtracts decimals
- Figures percentages

To the student...

This packet is about retirement. It contains information about Social Security. It also contains information about medicare and pensions. There is a part on the retirement budget. You will learn about some problems people have as they get older. You will also learn some answers to these problems.

The chart below shows how many years are needed:

If you reach 62 in	Years you need to pay into S.S.
1979	7
1981	7½
1983	8
1987	9
1991 or later	10

The amount of a person's Social Security check is not enough to pay for everything. It helps, but people who try to live on Social Security alone are very poor.

It is possible to retire as early as age 62. However, if you do this, your Social Security check will be lower.

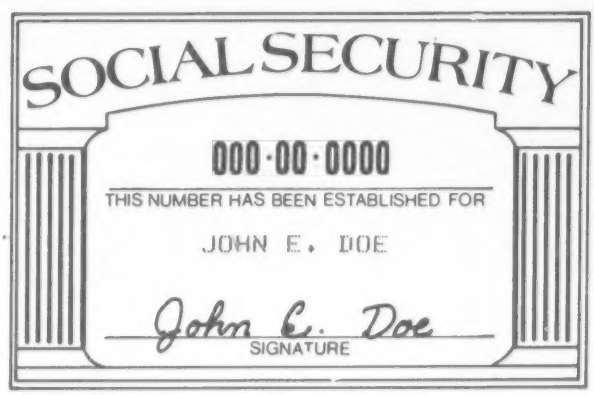
If you continue to work between the ages of 65 and 72, your check will be less. However, it is probably better to keep working. There are rules about how much a person can earn and still receive Social Security. The rules keep changing. For present information, call your Social Security office. After age 72 a person can work and still get full Social Security checks. Starting in 1982 the age will be lowered to 70.

Most of us do not think about retirement until the time gets close. Experts say that a person should start to plan in his/her early 40's. Waiting much longer may mean there will not be enough money to live on when one retires.

Inflation is one reason it is so important to plan ahead. Inflation means that as the years pass, your dollar buys less and less. You can probably think of a few things that cost more as time goes by. Candy bars, chewing gum, ice cream cones and cigarettes cost more today than they did five years ago. This is one example of inflation.

Social Security

Nine out of ten workers in the United States pay into the Social Security fund. Money is taken out of a person's pay check for Social Security. It is then paid back in monthly checks after retirement. A person must pay into the fund for a certain number of years to get Social Security when he retires.



In order to start receiving Social Security retirement checks, you must apply. Call or visit the office. Do this several months before you actually retire.

ACTIVITY 1

You will need the telephone book. Look up the address and phone number of the nearest Social Security office. Write the information in your Student Response Booklet.

Supplemental Security Income—SSI

The SSI program is run by the Social Security office. It is different from Social Security. A person does not have to pay into a fund to get SSI money. SSI is meant for people over 65

who have a very low income. Such people may or may not receive Social Security. A person who is blind or disabled may also apply for SSI.

If a person or couple has a low income and not much property, SSI may help. Property includes things that can be turned into cash. These are things like stocks, bonds, jewelry, and expensive cars. A house and older model car do not count as property under SSI. If you have questions call the Social Security Office.

Ask if you can receive SSI. Remember that you must be over 65 or blind or disabled. You can own a home and car, but not much else.

Pension Plan

Many companies have pension plans. These plans are different from company to company. If you or your husband or wife has a pension plan, be sure you know the answers to these questions.

1. How many years do you have to work in order to get the pension?
2. Does your pension plan have vested benefits? Vested means that you can get pension money even if you change jobs. Suppose someone works at a job that doesn't have a vested pension plan. If that person changes jobs after twenty years with the company, pension benefits will be lost.
3. Does your pension plan have disability benefits?
4. Does the pension plan cover long absences from work because of illness?
5. In case you die does your husband or wife still receive pension money?
6. How much money will you receive from your pension plan?

If you get the answers, you may be surprised. Many people who think their plan is a good plan find out differently at retirement time.

IRA

If your company doesn't have a pension plan, you can set up your own. This is called an IRA or individual retirement account. You can put $1500 or 15% of your income aside each year. It must go into a special IRA program. You do not have to pay income tax on the money. If you are interested in starting an IRA, you must fill out papers. You can get more information about an IRA from your bank, an insurance company or a stock broker.

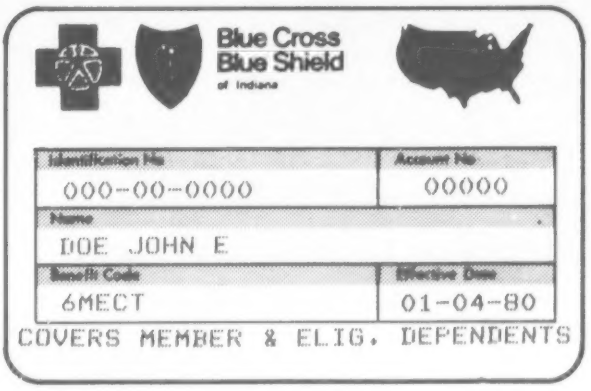
Keogh Plan

This is a retirement plan for self-employed people. Under this plan a person may put 15% of his or her income aside for retirement. If you work for yourself and want more information, go to the Internal Revenue office. Ask for information on the Keogh Plan. You may also write to:

Pension Benefit Guaranty Corp.
2020 K. Street, N.W.
Washington, D.C. 20006

There are other things that you can do to get ready for retirement. Owning a home helps beat inflation. The money value of homes goes up along with other costs. If you rent, rent payments go up. If you have a mortgage payment, it stays the same year after year. If you own a home when you retire, keep it. If you need a smaller place, sell your home and buy another one. This saves money in the long run. Moving to an apartment is usually not a good idea. Rents keep going up and up. It makes more sense to live in a house you have paid off over the years.

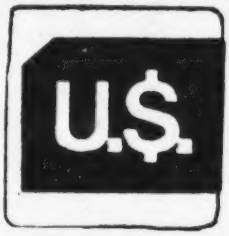
Often as people grow older their doctor bills are higher. This is another thing to know about as you get close to retirement. If you work for someone else, you are probably covered by a health insurance plan. This plan may end when you retire. The government has two plans that help pay doctor and hospital bills for people over 65. These are Medicare and Medicaid.



Medicare

Medicare is a health insurance plan for people over 65. A person must be part of the Social

Security Plan. The Medicare plan has two parts. These are called Part A and Part B. Part A is hospital insurance. It helps pay hospital bills. It also helps pay for a nursing or a health care home after a person gets out of the hospital. Part A is free, but it will not pay for the entire hospital bill. There are rules about how much of each hospital bill it will pay. On the average it pays only about ½ of the bill. The patient must pay the rest.



Part B of Medicare is not free. You must pay a small monthly amount to be covered. Part B helps pay for the following things:

doctor
medicine
home care
physical therapy
speech therapy
X rays
casts
wheelchairs
certain ambulance services

There are many medical costs that are not paid for by Medicare. Some of these things are are follows:

private nurses
private rooms
meals delivered to your home
drugs out of the hospital
dental care
glasses
hearing aid
custodial care—help in bathing, eating, dressing, walking

Medicaid

This is a health care program for people with a very low income. Most people who can get SSI can apply for Medicaid. Medicaid will pay for many things not covered by Medicare. Below is a list of things paid for by Medicaid:

doctor bills for office calls
dental bills
prescription drugs
glasses
hearing aids
eye exams
clinic care
nursing home
dentures
medical supplies
rides to and from medical appointments

The Medicaid program is run by the County Welfare Department. This is the place to call if you want to find out if you qualify.

Retirement Budget

Planning ahead for retirement is important. The following Activity should be helpful. It is hard for many of us to be very sure about our jobs and money 10, 20, or 30 years from now. Do Activity Two now. Keep your worksheets and do them over every 5 years.

ACTIVITY 2

You will find a worksheet for Income & Expenses in your Student Response Booklet. It is like the one that follows. Fill it in and save it.

SAMPLE WORKSHEET

DO NOT WRITE HERE. Use the worksheet in your Student Response Booklet.

Income	Now	At Retirement (Guess if you aren't sure)
Job earnings		
Savings Account		
Stocks		
Other income		
Social Security		
Pension		

Expenses	Now	At Retirement (Guess if you aren't sure)
Rent or Mortgage		
Household costs (laundry, electric, fuel, phone, water)		
Food		
Clothing		
Transportation		
Insurance payments		
Taxes		
Entertainment		
Other		

Retirement brings lots of changes. New problems come up. Some of the possible problems are listed below:

lack of money
boredom
health problems

There is a good solution for the first two problems. The problems of too little money and boredom may be solved by getting a job. There are many jobs that older people can do. The first place to go is the Indiana State Employment Agency. This office matches people with jobs. A worker there will talk to you about jobs you can do. The work may be much different from what you did before retirement.

Another very good place to call is the **Agency on Aging Office**. This agency has offices all over the state. The agency has job information and many special programs.

ACTIVITY 3

Look at the lists on the next two pages. Find the Agency on Aging nearest you. Write the area number, address, and phone number in your Student Response Booklet.

AREA AGENCY ON AGING

1 Lake County Economic Opportunity Council, Inc.
Area 1 Agency on Aging
5518 Calumet Avenue
Hammond, IN 46320
219/937-3500

2 REAL Services of St. Joseph County
Area 2 Agency on Aging
P.O. Box 1835 (mailing address)
622 N. Michigan (location)
South Bend, IN 46634
219/233-8205 or (800/552-2916)

3 Northest Area III Council on Aging
Area 3 Agency on Aging
Foellinger Center
227 E. Washington Blvd.
Fort Wayne, IN 46802
219/423-7491 or (800/552-3662)

4 Area 4 Council on Aging
Area 4 Agency on Aging
1001 South Street
Lafayette, IN 47901
317/742-0061 or (800/382-7666)

5 Area V Council on Aging
Area 5 Agency on Aging
506 Front Street
Logansport, IN 46947
219/753-4311

6 Area VI Council on Aging
Area 6 Agency on Aging
1968 West Main Street
Muncie, IN 47303
317/289-1121 or (800/382-8683)

7 West Central Indiana Economic Development District
Area 7 Agency on Aging
P.O. Box 627 (mailing address)
700 Wabash Avenue (location)
Terre Haute, IN 47808
812/238-1561 or (800/742-0804)

8 Central Indiana Council on Aging, Inc.
Area 8 Agency on Aging
146 E. Washington Street, 2nd Flood
Indianapolis, IN 46204
317/633-6191

9 Indiana University East
Area 9 Agency on Aging
2325 Chester Blvd.
Richmond, IN 47374
317/966-1795

10 Community Service Council, Inc.
Area 10 Agency on Aging
118 S. Rogers Street, Room 4
Bloomington, IN 47401
812/334-3383

11 Region XI Development Commission
Area 11 Agency on Aging
P.O. Box 904 (mailing address)
231 Washington Street (location)
Columbus, IN 47201
812/372-9989

12 Area 12 Council on Aging, Inc.
Area 12 Agency on Aging
P.O. Box 177 (mailing address)
Dillsboro Manor, Lenover St. (location)
Dillsboro, IN 47018
812/432-5000

13A Vincennes University
Area 13A Agency on Aging
P.O. Box 336 (mailing address)
Community Services Center,
2nd & Indianapolis Streets (location)
Vincennes, IN 47591
812/882-6370

13B Southwestern Indiana Regional Council
on Aging, Inc.
Area 13B Agency on Aging
528 Main Street, Room 307
Evansville, IN 47708
812/425-6128

100

14 South Central Indiana Council for the
Aging and Aged, Inc.
Area 14 Agency on Aging
317 East Fifth Street
New Albany, IN 47150
812/948-9161

15 Area 15 Agency on Aging, Inc.
Area 15 Council on Aging
P.O. Box 128 (mailing address)
Orleans Airport (location)
Orleans, IN 47452
812/865-3033

The health problems of the retired are due mostly to age. The best way to avoid bad health is to take good care of yourself. Eat right, get some exercise everyday, and keep busy. There are several programs for older people with health problems.

These programs include visiting nurse service, hot meals brought to a person's home, and homemaker service. Some places have a telephone program. This is a program for older people who live alone and don't get around very well. Someone calls the person everyday to make sure there have been no falls or accidents. In some areas there is a transportation service for older people. A program of this kind gives rides to people when they go to the doctor or grocery. The Agency on Aging Office should have information about these things in you community.

There are several groups that provide information on retirement and aging. The list below gives the names and addresses of some of these groups. You may want to write for information.

Administration on Aging
U. S. Dept. of Health, Education & Welfare
Washington, D.C. 20201

American Association of Retired Persons
1909 K. Street N. W.
Washington, D.C. 20049

National Council of Senior Citizens
1511 K Street N.W.
Washington, D.C. 20005

National Council on Aging
1828 L. Street N.W.
Washington, D.C. 20036

ACTIVITY 4

Write a letter to one of the groups listed above. Ask them to send you information about what they do. Be sure to include your name and address. Ask your teacher for paper and an envelope.

STUDENT RESPONSE BOOKLET
OCCUPATIONAL KNOWLEDGE 10

NAME _____

DATE _____

ACTIVITY 1

Social Security Office Information

Address _____

_____

Phone _____

ACTIVITY 2

Income	Now	At Retirement (Guess if you aren't sure)
Job earnings		
Savings Account		
Stocks		
Other income		
Social Security		
Pension		

Expenses	Now	At Retirement (Guess if you aren't sure)
Rent or Mortgage		
Household costs (laundry, electric, fuel, phone, water)		
Food		
Clothing		
Transportation		
Insurance payments		
Taxes		
Entertainment		
Other		

ACTIVITY 3

Agency on Aging nearest you

Area number _____

Address _____

_____

Phone _____

ACTIVITY 4

You may write your letter here or you may use your own paper. Be sure to include your name and address.